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# HOUSING ELEMENT OF THE MADERA GENERAL PLAN

INSTITUTE OF GOVERNMENTAL  
STUDIES

FEB 17 1987

UNIVERSITY OF CALIFORNIA

THE CITY OF MADERA

JANUARY 1986



8700754

HOUSING ELEMENT  
OF THE  
MADERA GENERAL PLAN

JANUARY 1986

Approved by City of Madera Planning Commission  
Resolution No. 1515  
Dated March 10, 1986

Adopted by Madera City Council  
Resolution No. 4393  
Dated April 7, 1986



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RESOLUTION NO. 4393

RESOLUTION APPROVING 1986 AMENDMENT  
TO THE HOUSING ELEMENT OF THE MADERA  
GENERAL PLAN

WHEREAS, on the 8th day of June, 1971, the City Council approved and adopted a Housing Element of the General Plan for the City of Madera which was amended in June, 1981; and

WHEREAS, the State law and guidelines for housing elements have been revised and necessitate a major revision of the Housing Element; and

WHEREAS, the Planning Commission has caused to be prepared an Amendment to the Housing Plan and after submission of said Amendment to the State of California and various agencies for review and comment, and the holding of public hearings thereon as required by law, the Planning Commission on March 10, 1986, recommended the adoption of such Amendment by the City Council.

NOW, THEREFORE:

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MADERA AS FOLLOWS:

After public hearings thereon as required by law the City Council hereby approves and adopts that certain Amendment to the Housing Element of the General Plan of the City of Madera, approved and recommended for adoption by the Planning Commission on the 10th day of March, 1986. Such Element is hereby described as that certain document entitled "Housing Element of the Madera General Plan", dated April 7, 1986, copies of which are on file in the office of the City Clerk, incorporated herein and to which further reference is hereby made for full particulars as to the terms and conditions thereof.

\* \* \* \* \*



The foregoing resolution was duly and regularly passed by the City Council of the City of Madera at a regular meeting thereof held on the 7th day of April , 1986, by the following vote:

AYES: Councilmembers Larsen, Lyon, Medellin, and Oakley.

NOES: None.

ABSENT: Councilmember Boyle.

/s/ James E. Oakley

\_\_\_\_\_  
Mayor

ATTEST:

/s/ Edith J. Fischer

\_\_\_\_\_  
City Clerk

I hereby certify that the foregoing is a true and correct copy of Resolution No. 4393 duly and regularly passed by the City Council of the City of Madera at a regular meeting thereof held on the 7th day of April , 1986.

*Edith Fischer*  
\_\_\_\_\_  
City Clerk of the City of Madera



## HOUSING ELEMENT OF THE MADERA GENERAL PLAN

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Prepared by the City of Madera Planning Department

Asoka Herath, Planning Intern

January, 1986



HOUSING ELEMENT  
OF THE MADERA GENERAL PLAN

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# INTRODUCTION



## I. INTRODUCTION

This Housing Element is an amendment and update of the 1981 Housing Element, adopted on December 21, 1981. It was prepared pursuant to California State Government Code, Article 10.6, Sections 65583 through 65588 which outline the requirements for housing elements. Government code requirements include analysis and documentation of existing household and housing characteristics, inventory of land suitable for residential construction, analysis of potential and existing governmental and non-governmental constraints, special housing needs, energy conservation standards, goals, policies, quantifiable objectives and programs, and regular updates of the element and periodic review.

The following sections explore housing conditions in the City of Madera. The community profile, population and employment characteristics, household and housing characteristics, existing programs, and governmental and non-governmental constraints are explored extensively. Through this discussion, a foundation is laid for an assessment of future needs. In the final section, a strategy for housing is set forth for the period to 1992. Goals, policies, quantifiable objectives and programs to address the community's housing needs are identified.

Citizen participation is a major factor in the development review and implementation of the housing element. Annual public meetings held in conjunction with Community Development Block Grant applications have provided an opportunity for citizen input on housing needs over the past five years. Public notices in the newspaper, posting of notices in the community, especially in census tract 9, and special newspaper articles in the Madera Tribune have informed residents of these meetings. Public hearings on this element, held by the Planning Commission and the City Council, provide further opportunity for citizen input. The program section of this element further provides for annual review of the element and an update in 1992. Citizen participation will be encouraged at those times as well as at future CDBG public meetings.



**II**

**ANALYSIS OF  
EXISTING CONDITIONS**



## II. ANALYSIS OF EXISTING CONDITIONS

The evaluation of housing needs and a strategy for housing in Madera necessitates an understanding of the existing conditions. This section of the Housing Element is a compilation and analysis of the community population, its characteristics, household composition, and housing conditions. Decennial US Censuses are the major data source for this community profile.

### A) Population and Employment Characteristics

#### 1. Population Growth

Incorporated in March 27, 1907, the City of Madera had a population of 2,404 in 1910. Over the next six decades, the population increased 7 times to a total population of 16,044 in 1970. In 1980, the City had a population of 21,732, a 35.5% increase during the decade, and a 3.5% average annual increase. This increase was significantly slower than Madera County's growth rate of 52%, an average annual growth rate of 5.2% during the same period. But, on the other hand, it was twice the growth rate of the State of California; which was about 17.9% for the given ten-year period, showing an average annual growth rate of 1.8% between 1970 and 1980.

The State Department of Finance's Controlled County Population Estimates show a total population of 25,964 persons on January 1, 1985. Table 1 summarizes Madera's population growth over the past seventy-five years.

TABLE 1  
The City of Madera  
Population Growth

Year	Population	Change from Preceding Census or Year		
		Number of Persons	Percentage (10-year Period)	% Average Annual Growth
1910	2,404	NA	NA	NA
1920	3,444	1,040	43.3	4.3
1930	4,665	1,221	35.5	3.6
1940	6,457	1,792	38.4	3.8
1950	10,497	4,040	62.6	6.3
1960	14,430	3,933	37.5	3.8
1970	16,044	1,614	11.2	1.1
1978	18,764			
1979	20,700	1,620		8.5
1980	21,732	1,032	35.5*	5.0
1981	22,681	949		4.4
1982	23,762	1,081		4.8
1983	24,685	723		3.0
1984	24,971	617		2.5
1985	25,964	862		3.4

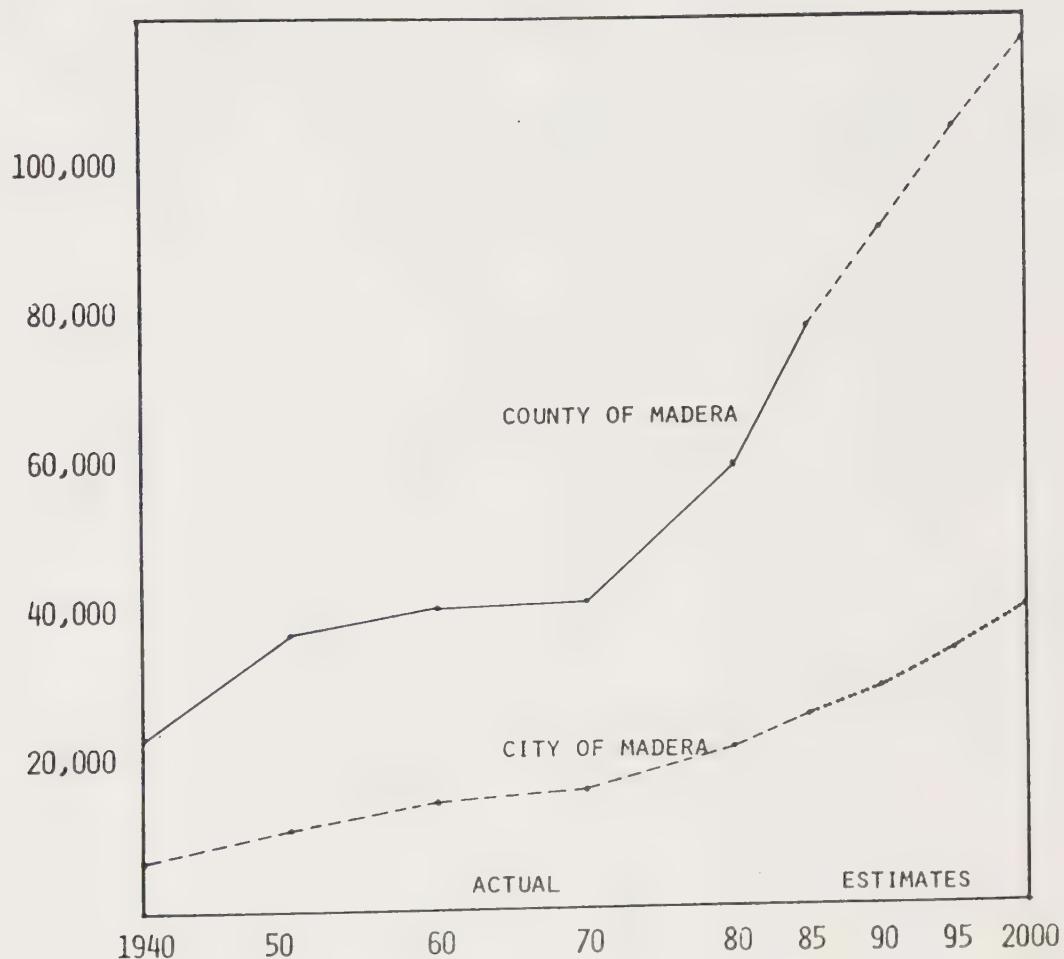
\*1970 - 1980

Source: Population figures are taken from the 1950 - 1980 US Census and State Department of Finance Estimates



Figure 1 graphically compares the population growth of the City and the County.

FIGURE 1  
CITY OF MADERA  
GRAPH OF POPULATION GROWTH



SOURCE: US CENSUS  
STATE DEPARTMENT OF FINANCE

A more indepth study of community characteristics can be obtained through closer study of areas of the community. Map 1 identifies the City limits and the Census Tracts within the area that will be referred to in this section of the Housing Element.

Age distribution of this population over the City of Madera's geographic area is summarized in Table 2.



MAP 1

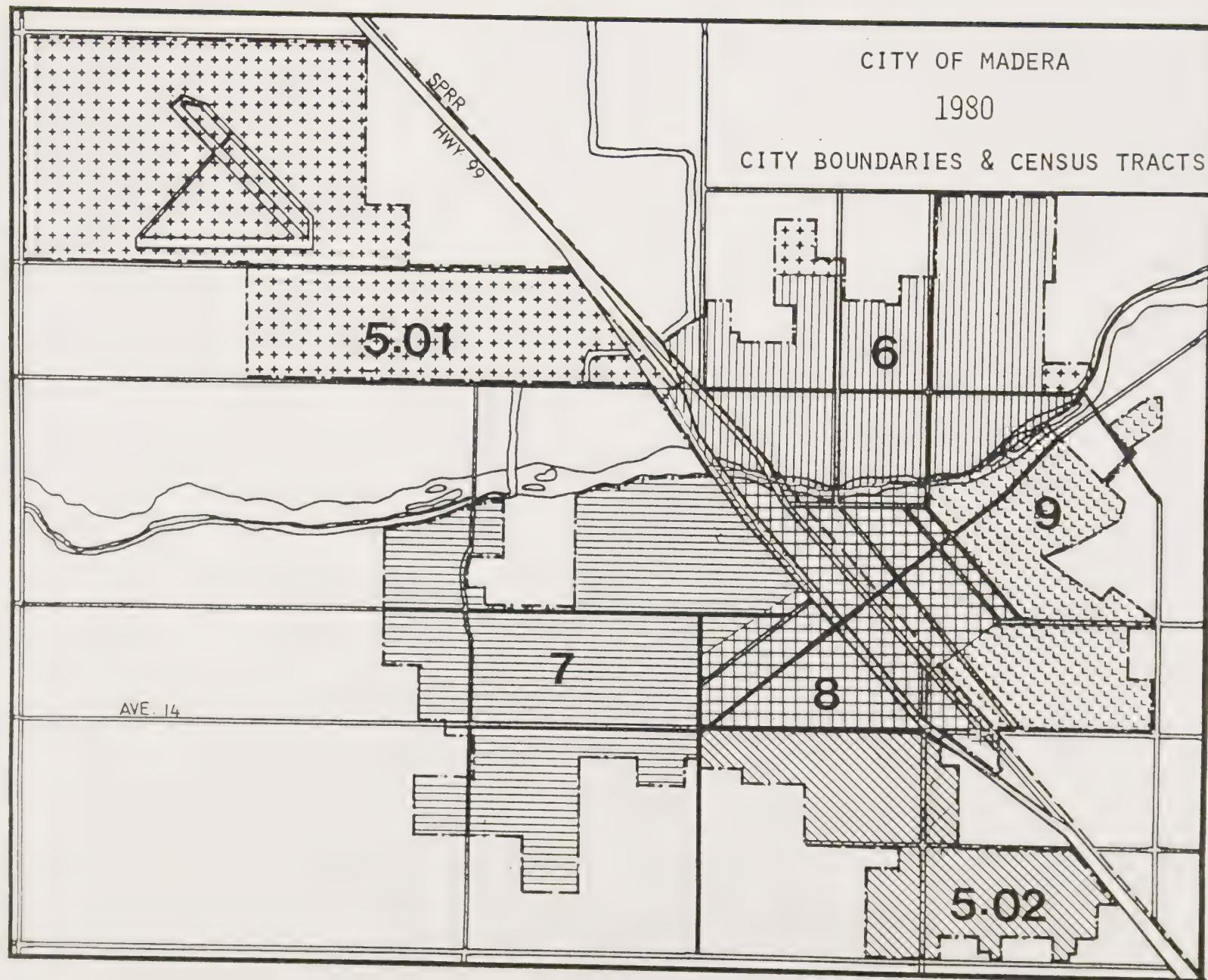




TABLE 2  
The City of Madera

Distribution of Population

<u>Age Group</u>	<u>Census Tracts</u>					
	5.01	5.02	6	7	8	9
19 and under	78	664	2,616	1,700	1,281	1,567
20 - 44	74	751	2,155	1,883	1,567	1,165
45 - 64	11	278	964	1,304	657	546
65 and over	-	131	542	493	835	470
TOTAL	163	1,824	6,277	5,380	4,340	3,748
Median Age	20.7	25.4	24.4	32.6	29.3	24.3

Source: 1980 US Census

Figure 2 shows the percentages of above distribution on a census tract map.

## 2. Age Structure

According to the 1980 Census, the City has a higher percentage of population under the age of 20 years (36.4%) than the State average (28.8%). On the other hand, persons over 55 amounts to 19.6%, which is similar to the State average (19.5%). Table 3 shows the change of population composition over the past forty years.

TABLE 3  
The City of Madera

Age Composition

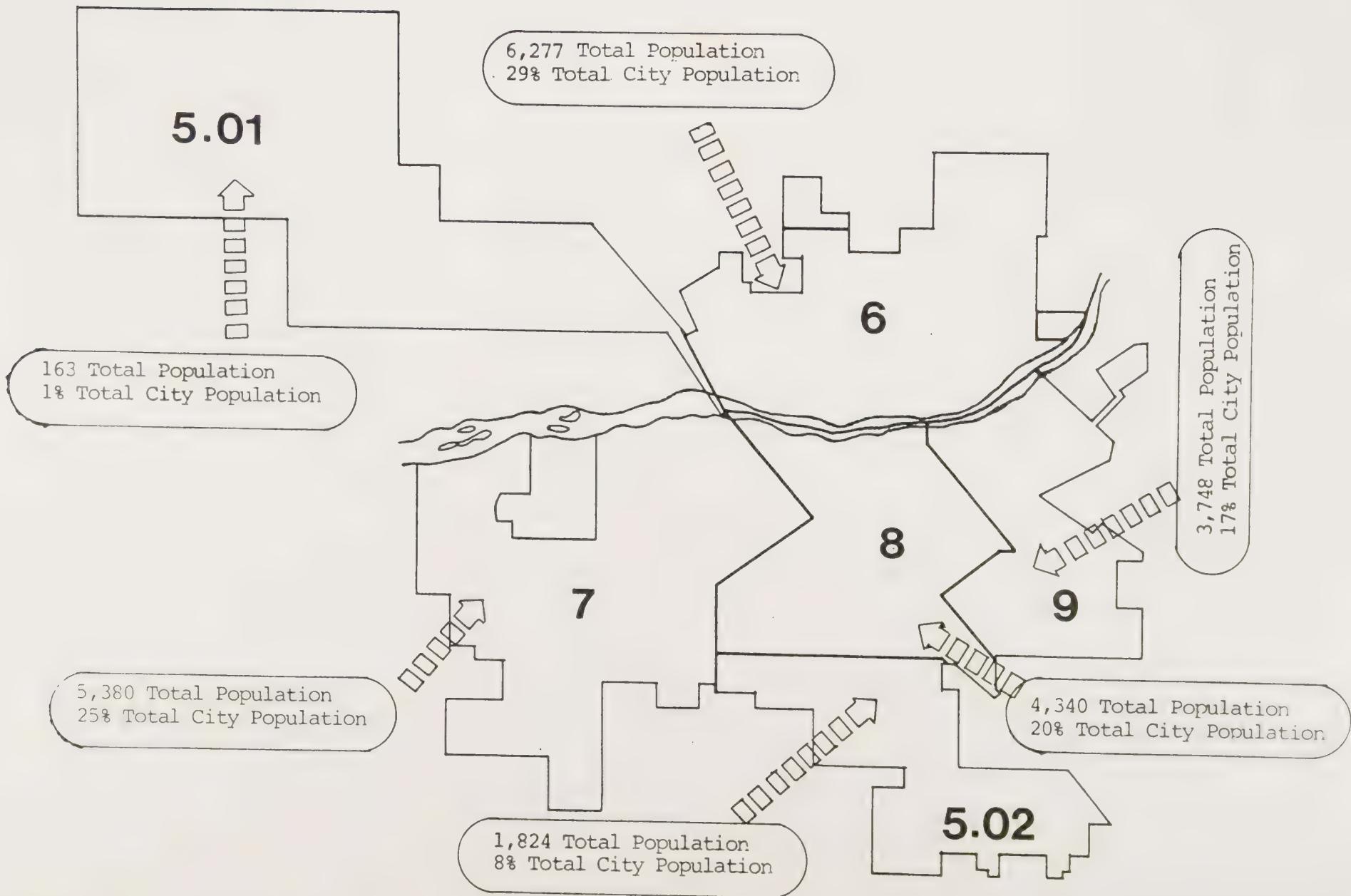
Year	0-19	20-44	45-64	65 & over	Median Age
1940	36%	38%	19%	7%	NA
1950	38%	37%	17%	8%	27.2
1960	42%	30%	18%	10%	26.4
1970	40%	29%	19%	12%	27.2
1980	37%	35%	17%	11%	27.3

Source: 1940 - 1980 US Census

The downward trend of persons under 20 years of age can be seen since 1960. There was a downward trend of persons just entered the labor force (20-44) since 1940 until 1970. But the 1980 Census shows an increase over 1970, but still it is lower than what it was in 1940 or 1950. Another fact that is revealed by the data presented above is the increasing percentage of persons 65 years and over. This trend has continued since 1940 until 1970. The 1980 Census shows a very small drop in the percentages. Increasing number of elderly persons demand attention in planning for housing, transportation and other related social services.



FIGURE 2  
CITY OF MADERA  
DISTRIBUTION OF POPULATION BY CENSUS TRACTS





Age Pyramids shown in Figure 3 presents age by sex for the last five decades.

### 3. Ethnic Composition

The City of Madera has a 50.7% of white persons, out of its total population. The significant fact is the fairly large percentage of persons of Spanish origin (41.6%) in the community. Table 4 summarizes the ethnic composition of the City. Refer to Appendix A for derivation for calculation of persons of Spanish origin.

TABLE 4  
The City of Madera  
Ethnic Composition - 1980

Ethnic Group	Number	Percentage
White	11,029	50.7
Spanish	9,033	41.6
Black	1,169	5.4
Asian/Pacific Islander	244	1.1
Native	171	0.8
Other	86	0.4
TOTAL	21,732	100

Source: Derived from 1980 US Census

Except for census tract 9, all other census tracts have a predominantly White population. Census tract 9, which occupies the southeast quadrant of the City, has an ethnic composition of 54% Spanish origin, 25% White, 19% Black and 2% of other minorities. The distribution of the ethnic population over the City's geographic area is shown in Figure 4.

### 4. Persons in Group Quarters

The 1980 US Census identifies persons not living in households as "persons living in group quarters". Two occupancy categories have been identified in connection with group quarters. The first category is "inmates of institutions" which include persons under care or custody in institutions. Institutions include schools; hospitals; homes for unmarried mothers; nursing, convalescent, and rest homes for the aged and dependents; orphanages; correctional institutions; etc. Group quarters in the second category include rooming and boarding houses, dormitories for farm and non-farm workers, convents and monasteries.

In 1980, there were 293 persons living in group quarters in the City. Of these, 273 were inmates of institutions, the remainder resided in other group quarters. The State Department of Finance's "Controlled County Population Estimates for 1985" show that there are 478 persons in group quarters. The increase has resulted part from the County jail and hospital expansions over the past five years.



**CITY OF MADERA**  
FIGURE 3  
**AGE - SEX PYRAMIDS**

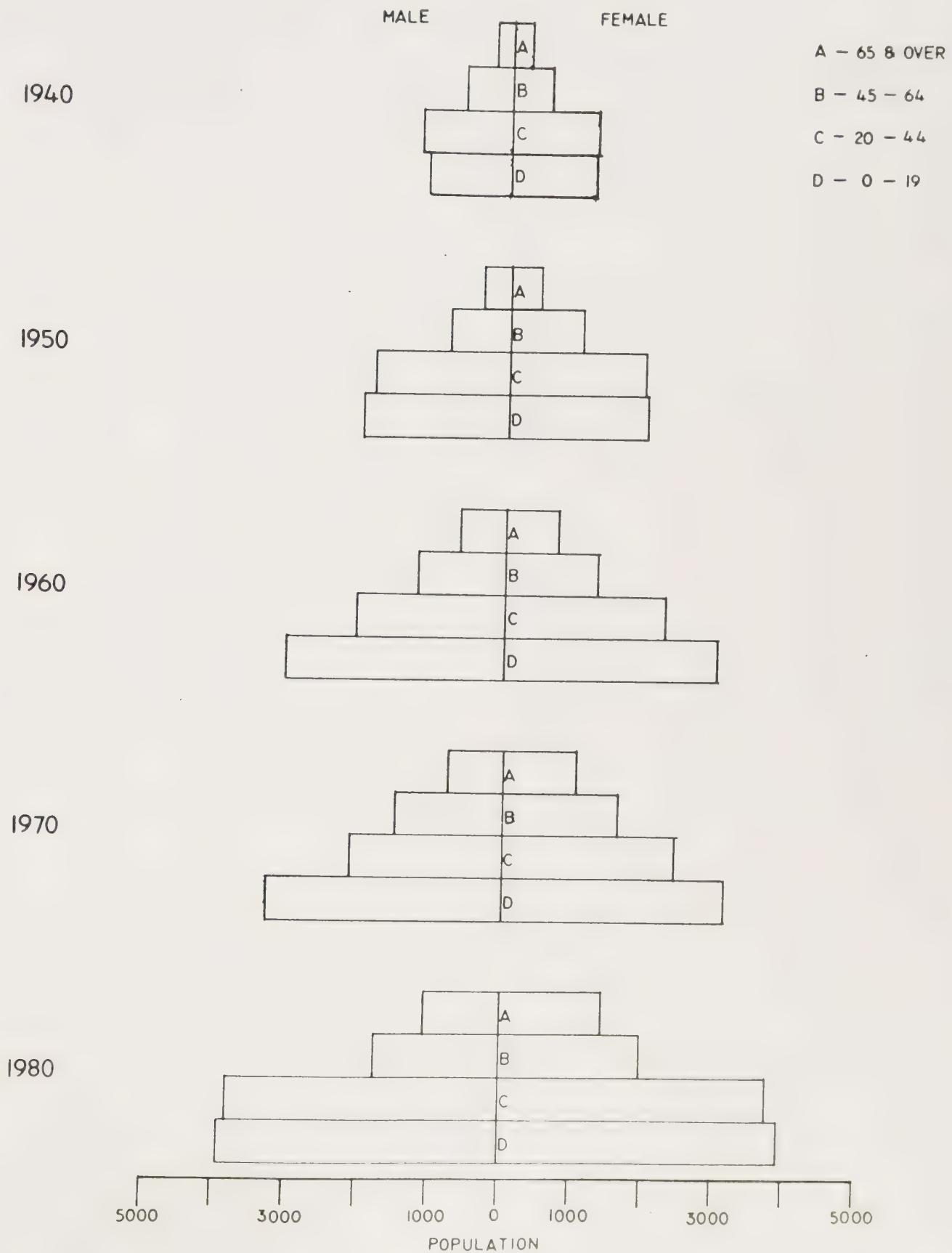
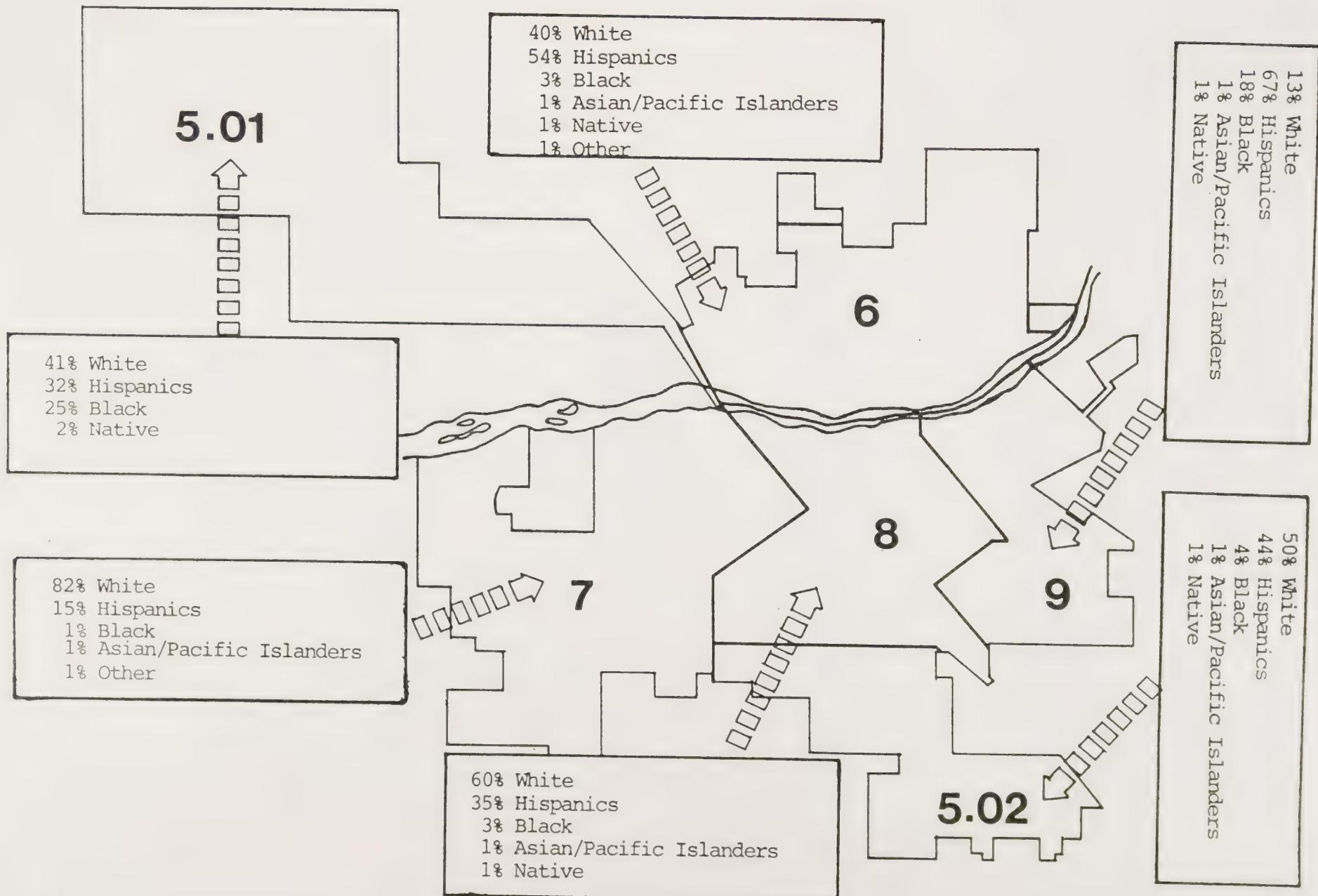




FIGURE 4  
CITY OF MADERA  
ETHNIC DISTRIBUTION BY CENSUS TRACTS





The field observations reveal that there is a flow of seasonal migrant workers into the City. The County Social Services sources estimate at least 2500 illegal aliens within the City, the majority of whom are farmworkers. Formal data to document the number of persons and their housing needs is not available. County Social Services staff indicates numerous requests for food and shelter that cannot be accommodated in the County programs. Non-profit organizations are attempting to provide food for the needy. The Madera Housing Authority provide 100 units for document farm labor families. Other aliens are housed in various structures throughout the City, often with overcrowded, unsafe, and unsanitary conditions. The City attempts to respond to complaints, but the nature of the problem and the lack of funds severely hamper resolution of this problem.

## 5. Special Need Groups

### a) Elderly Population

In 1980, there were 2,471 persons who were 65 years of age and older. This amounts to 11.4% of the total population. Table 5 shows the growth of the elderly population within the City.

TABLE 5  
The City of Madera

#### Persons 65 Years and Over

	1950	1960	1970	1980
65 years & over	824	1,407	1,846	2,471
Percentage	8	10	12	11
Increase over previous Census		583	439	625
Percentage		71	31	34

The above table shows a growth of elderly population since 1950. In 1980 about 11.4% of the total population was 65 years and over in comparison to 11.5% of the 1970 Census. The growth of the elderly population between 1970-1980 (33.9%) is somewhat greater than between 1960-1970 (31.2%).

### b) Handicapped Persons

Table 6 summarizes some of the disability status of noninstitutional persons within the City.



TABLE 6  
The City of Madera

Disability Status of Non-Institutional Persons - 1980

	<u>Age Group</u>	
	16-64	65 and over
Total Population	12,817	2,471
Persons with a public transportation disability	231	144
As a percentage of the age group	1.8	5.83
As a percentage of total population	1.06	0.66

Persons with public transportation disabilities in the age group of 16-64 also have a work disability. The total number of disabled persons (375) with a public transportation and/or work disability is approximately 2% of the total population. These people may require some special attention in providing housing and other related services.

## 6. Employment Trends

The 1980 US Census reveals that there were 15,447 persons over 15 years of age and 7,953 of these persons were employed. Major occupation categories are identified in Table 7.

TABLE 7  
The City of Madera

Occupation Categories

Occupations	Persons Employed
Managerial and professional specialty occupations	1,372
Technical, sales, and administrative support occupations	2,202
Service occupations	934
Farming, forestry, and fishing occupations	892
Precision production, craft and repair occupations	1,127
Operators, fabricators, and laborers	<u>1,426</u>
 TOTAL	 7,953

Source: 1980 US Census

Presently there are approximately 50 manufacturing plants in the community. The major employers in this group are wineries, a glass bottle manufacturer, manufacturers of food processing machinery and farm equipment, food processing businesses, and mechanical and construction material manufacturers. Some of the larger private and public employers in the community are listed in the following table:



TABLE 8  
The City of Madera

Major Private and Public Employers in the Madera Area

NAME	NUMBER EMPLOYED
Heublein Wines	600 +
Oberti Olive Company	300-350
FMC Corporation	300-350
Madera Glass Company	350
Baltimore Aircoil	150
Bisceglia Wine Company	50-80
IKG Industries	50
Georgia Pacific Corporation	50-60
Papagni Wine Company	40
Paul Masson Sherry Cellars	30-55
Thompson & Gill, Inc.	40-50
Advanced Drainage System	30
Mid-Cal Rubber Co., Inc.	20-30
Steel Structures, Inc.	20
County of Madera	600
Madera Unified School District	1000
Madera Community Hospital	260
City of Madera	150
PG& E	58

Source: Madera District Chamber of Commerce

The Madera community is actively seeking new industrial development in the community. Availability of City-owned sites, as well as private sites, promotional programs of the Madera County Industrial Development Commission, the Economic Development Committee of the Chamber of Commerce, cooperative efforts of the Private Industry Council and State Employment Development Department, and the overall joint efforts of public and private sectors are expected to attract new industries to the community. These efforts are considered critical to reduce the unemployment rates in the community.

**B) Household Characteristics**

**1. Size and Number of Households**

Based on 1980 US Census data, the State Census Data Center estimates that there were 7,559 households and 7,359 occupied housing units. This is a 52.4% increase over 1970. Table 9 summarizes some of the household characteristics for the City of Madera.



TABLE 9  
The City of Madera

Household Characteristics

	<u>1960</u>	<u>1970</u>	<u>1980</u>	<u>1985</u>
Total Population	14,430	16,044	21,732	25,964
Number of Households	4,307	4,959	7,559	8,499
Percentage Increase Over previous Census	44.0%	15.1%	52.4%	12.4%
Mean Household Size	3.32	3.18	2.91	3.05

Source: 1960-1980 US Census Data  
State Census Data Center  
State Department of Finance Population Estimates

Household size has steadily decreased over the past 25 years. As depicted on Table 9, the average has decreased from 3.32 persons per unit in 1960 to 2.91 in 1980. The 1985 State Department of Finance population estimate indicates a continuing trend with the estimated average household size at 3.055. This trend may suggest a greater demand for smaller dwelling units. It also suggests a need for greater number of housing units to serve the same population.

Another facet of the household characteristics is shown in Table 10 below.

TABLE 10  
The City of Madera

Household Type and Presence of Children - 1980

	Total	Percentage
Married couple with children	2,390	32
Married couple w/o children	2,131	28
Single householder with children	776	10
Single householder w/o children	417	6
Non-family household	1,845	24
<b>TOTAL</b>	<b>7,559</b>	<b>100</b>

Source: 1980 US Census

Majority of the households consisted of married couples with or without children. There is a significant percentage of non-family households within the community which need due consideration.



## 2. Female Head of Households

Of the 7559 households in Madera in 1980, 850 were classified as having a female head of household. They comprised about 11.2% of the total households. 603 of these households had children, 247 had no children. Data shows that 344 or 40.5% of the households with female head had incomes below poverty level representing 38.8% of all households below poverty level.

## 3. Elderly Households

Presence of senior citizens, especially those living alone or with some disabilities, require special attention and facilities. There were 2,471 persons or 11.4% who are 65 years or over in 1980. About 1,637 persons were listed as householder, others were living with spouse (500), other relatives (147), nonrelatives (33), and inmates of institutions (154).

A total of 793 persons were living alone and a total of 556 were renters.

Poverty status has been evaluated on a total of 21,337 persons within the City of which 2,346 persons were 65 years and over. Of the 2,346 elderly persons, 292 were considered to be below poverty level, representing approximately 7% of the total persons who are below poverty level.

## 4. Ethnic Composition of Households

The ethnic composition of households in Madera is summarized in Table 11.

TABLE 11  
The City of Madera  
Ethnic Composition of Households - 1980

Household Type	Total Households	Ethnic Group									
		White		Black		Indian		Asian		Spanish	
		#	%	#	%	#	%	#	%	#	%
Married	4521	3144	69.5	148	3.3	45	1.0	93	2.1	1515	33.5
Single Parent	1193	634	53.1	131	11.0	14	1.2	0	0	490	41.1
Non-family	1845	1322	71.7	194	10.5	14	0.8	24	1.3	380	20.1
TOTAL	7559	5100	67.5	473	6.3	73	1.0	117	1.6	2385	31.6

Source: 1980 US Census

## 5. Household Income

Household income is a significant characteristic in the evaluation of housing needs in the community. Table 12 compares the median income of the household to the Madera County and the State.



TABLE 12  
The City of Madera

Median Household Income - 1979

Median Income	
City of Madera	\$13,518
Madera County	\$15,339
State of California	\$18,243

Table 12 shows that the City's median household income is 88% of the County median and 74% of the State's median income. Income levels can be expanded to the ethnic groups and the census tracts of the City. Tables 13 and 14 show these respectively.

TABLE 13  
The City of Madera

Median Household Income by Ethnic Group - 1979

Ethnic Group:	Income - 1979
All households	\$13,518
White	\$14,993
Black	\$ 6,387
Native American	\$12,250
Asian & Pacific Islander	\$21,736
Spanish Origin	\$12,643

Source: 1980 US Census

TABLE 14  
The City of Madera

Median Household Income by City Census Tracts - 1979

Census Tract	Income
5.01	\$ 6,806
5.02	\$15,840
6	\$13,091
7	\$24,648
8	\$10,129
9	\$ 9,033
CITY	\$13,518

Source: 1980 US Census

The median household income of Black households is less than fifty percent of the City median income while the median income of Asian and Pacific Islander households is significantly higher than the City-wide median.



Census tract 5.01 shows the lowest median household income in the area. The median household incomes of census tracts 8 and 9 are also below the City-wide median.

A further breakdown of household income is shown in Table 15 below.

TABLE 15  
The City of Madera  
Household Income

Income Levels*	City	Percent of Area					
		5.01	5.02	6	7	8	9
Less than \$7,499 (very low income)	26.0	55.8	16.1	27.2	11.5	34.3	37.9
\$7500 - \$14,999 (low income)	29.0	27.9	30.3	26.3	13.9	38.9	41.8
\$15,000 - \$19,999 (moderate income)	13.3	16.3	24.5	15.6	9.0	11.4	13.1
\$20,000 + (above moderate income)	31.7	--	29.2	30.9	65.6	15.4	7.2

Source: 1980 US Census  
(Due to rounding, figures may not add to 100)

\* See Appendix B

The majority or about 55% of the total households fall within the very low or low income levels. Concentrations of lower income households are found in census tract 5.01, 8 and 9.

Unemployment status of persons in the labor force is shown in Table 16. Further, the census data shows that 1215 persons were unemployed for more than 15 weeks in 1979. The mean period of unemployment was 21.8 weeks.



TABLE 16  
The City of Madera

Unemployment Status by Census Tracts - 1979

	City	Census Tracts					
		5.01	5.02	6	7	8	9
Persons 16 years & over with unemployment in labor force in 1979	2413	36	153	769	298	462	695
Percent of labor force that is unemployed	24.3	100	17.2	29.9	9.9	24.1	47.0

Source: 1980 US Census

Census data shows that all persons eligible for work in census tract 5.01 within the City limits are unemployed. In census tract 9, 47% of the eligible workers were unemployed in 1979.

Introduction of additional parameters such as persons below poverty level clearly show the depth of the problem.

TABLE 17  
The City of Madera

Families Below Poverty Level - 1980

	City	Census Tracts					
		5.01	5.02	6	7	8	9
Total families	5714	34	478	1677	1586	1119	820
Families with incomes below poverty level	887	6	77	302	93	174	235
% of total families	15.5	17.6	16.1	18.0	5.9	15.5	28.7

Source: 1980 US Census

Poverty status is based on a number of factors including size of family, number of children, age and sex of householder and unrelated individual, and farm vs. non-farm residency. The poverty threshold for a family of 4 in the United States in 1979 was \$7,412.

Approximately 16% of total families in Madera have been determined to have incomes below poverty level. The census tract 9, showing 29% of its families below poverty level, has the largest segment of families in poverty.

6. Housing Payment as a Percentage of Income

In 1980, there were 8239 total housing units in the City of Madera, of which 8216 were year-round housing units. A total of 4272 of the year-round housing units were owner-occupied (58%), 3087 were renter-occupied



(42%), and 857 were vacant.

Housing cost as a percentage of income for owners and renters is shown in Table 18 below.

TABLE 18

The City of Madera  
Housing Cost as a Percentage of Income - 1980

	Cost as a % of Income	<u>Household Income</u>		
		\$0-9,999	\$10,000-20,000	\$20,000 +
Owners	Less than 25%	673	863	1622
	25% +	399	188	124
Renters	Less than 25%	377	812	455
	25% +	1061	215	17

Source: State Census Data Center, data based on 1980 US Census.

About 17% of owners and about 42% of renters are overpaying (more than 25% of their income) for their housing. Figure 5 graphically presents the overpayment data.

FIGURE 5  
CITY OF MADERA  
WHO IS OVER PAYING FOR HOUSING?

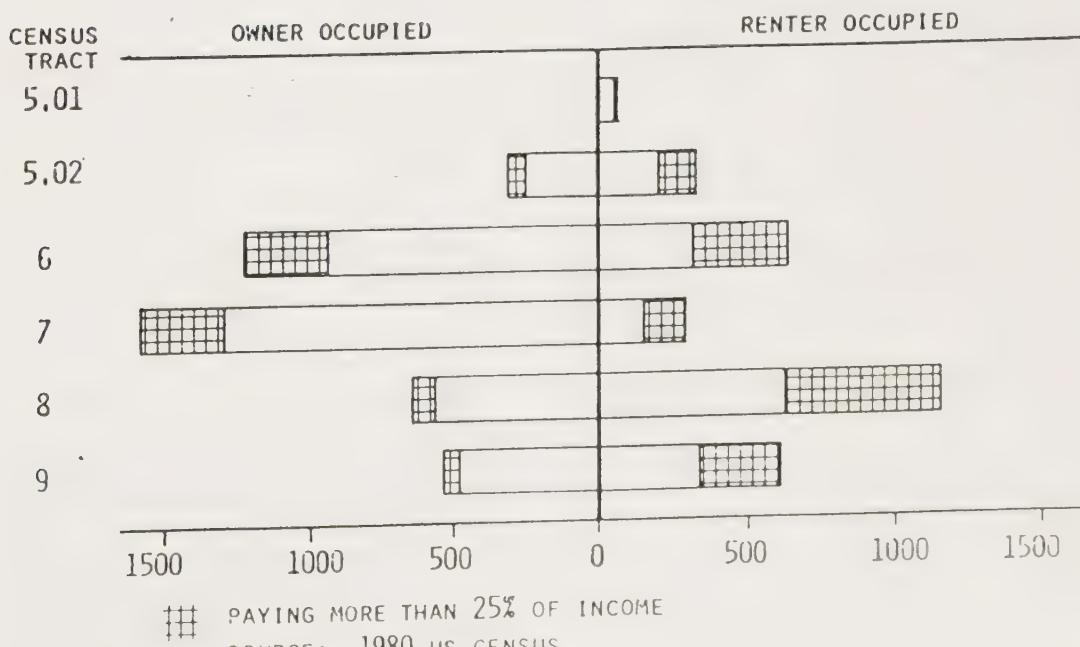




Table 19 further defines the number of households in each census tract by occupancy category, income range, and percentage of income devoted to housing. It is important to note the number of households of lower income groups which pay over twenty-five percent of their incomes for housing. As explained in Appendix B, lower-income groups includes the very low and low-income groups. Households with annual incomes of less than \$12,842 fall into the low-income category.

TABLE 19  
The City of Madera

Housing Payment as a Percentage of Income  
By Number of Households in Census Tracts - 1979

Occupancy Category Income Range % of Income for Housing	Number of Households by Census Tracts					
	5.01	5.02	6	7	8	9
<u>Owners</u>						
Less than \$10,000	--	56	419	216	187	246
Less than 25%		34	217	95	107	217
25% +		22	212	96	53	29
\$10,000-19,999	--	114	298	226	198	215
Less than 25%		94	232	148	185	194
25% +		20	66	78	13	21
\$20,000 or more	--	110	370	1088	124	54
Less than 25%		94	350	981	124	54
25% +		16	20	107	--	--
<u>Renters</u>						
Less than \$10,000	22	122	294	62	629	379
Less than 25%	13	38	32	--	120	143
25% +	--	72	262	52	464	233
\$10,000-19,999	21	166	196	111	392	180
Less than 25%	21	105	142	51	325	139
25% +	--	56	39	51	62	36
\$20,000 or more	--	66	142	111	134	32
Less than 25%	--	66	125	103	129	32
25% +	--	--	9	8	--	--
<u>Over-paying Low-income Groups</u>						
Owners	--	27	229	116	56	34
Renters	--	86	272	65	480	242

Source: 1980 US Census

The data presented on over-paying, low-income groups is based on households with an income of less than \$10,000 and approximately 25% of the next income group of \$10,000-\$19,999. It appears that the census tract 6 has the most disadvantageous situation followed by census tract 8 and 9. City-wide, 12% low-income owners and 38% renters were overpaying for their housing in 1980. Table 20 summarizes the housing overpayment status for the City.



TABLE 20  
The City of Madera  
Housing Overpayment

Census Tracts							
Total #	City	5.01	5.02	6	7	8	9
Renter-occupied	3087	64	334	638	287	1155	609
Owner-occupied	4272	1	307	1229	1574	634	527
<b>Income below Poverty Level and Overpaying</b>							
% Renter-occupied	22.0	27.9	22.2	27.8	6.6	19.0	28.2
% Owner-occupied	9.2	--	--	15.0	6.2	9.0	11.8

Source: 1980 US Census

Median value of a owner-occupied housing unit in the City was \$51,000. Census Tract 7, had a median value greater than (\$71,700) the City average. Census Tract 9 shows median value far below (\$27,100) the City average.

Contract rent for renter-occupied housing units shows a \$176 median rent in 1980 for the City. Median contract rent for Census Tracts 5.02 and 7 were \$205 and \$234 respectively, while in census Tract 9 it is only \$120.

## 7. Overcrowding

An overcrowded unit is one occupied by 1.01 or more persons per room. In 1980, there were 7359 occupied housing units in the City. Table 21 shows the distribution of persons per room over the City's geographic area.

TABLE 21  
The City of Madera

### Persons Per Room by Census Tracts - 1980

Persons/Room	City	Number of Occupied Housing Units					
		5.01	5.02	6	7	8	9
Total occupied units	7359	65	641	1867	1861	1789	1136
1.00 person or less	6605	58	592	1579	1833	1660	883
1.01 to 1.50	443	7	34	166	23	86	127
1.51 or more	311	--	15	122	5	43	126
Percent of overcrowded Units		10.3	10.8	7.6	15.4	1.5	22.3

Source: 1980 US Census



According to the above definition, overcrowding exists in more than 10% of the occupied units in the City. Census Tracts 5.02, 7 and 8 shows a percentage below the City average. Census Tract 5.01 had a percentage just above the City average. Of greatest concern are Census Tracts 6 and 9, where 15.4% and 22.3% respectively of the units were overcrowded; higher percentages than the City average.

Two other factors to be considered which correlate with overcrowded conditions are the number of rooms in year-round housing units and number of persons in units as shown in Tables 22 and 23.

TABLE 22  
The City of Madera

Number of Rooms in Year-round Housing Units - 1980

Number of Rooms	Number of Units
1 room	87
2 rooms	428
3 rooms	1023
4 rooms	1926
5 rooms	2189
6 rooms	1530
7 rooms	692
8 or more rooms	341

Source: 1980 US Census

TABLE 23  
The City of Madera

Persons in Units - 1980

Number of Persons	Total Number of Occupied Units	Owner Occupied	Renter Occupied
1 person	1558	661	897
2 persons	2239	1477	762
3 persons	1231	713	518
4 persons	1144	713	431
5 persons	583	381	202
6 or more	604	327	277

Source: 1980 US Census

There were only 87 units with one room, but there were 1558 units with one occupant. On the other hand, there were 4752 units with 5 or more rooms, but only 1187 units found with 5 or more persons per unit. This suggests that there is sufficient number of larger housing units to accommodate larger households. However, the 10% overcrowding factor in the City indicates that the one out of every 10 households does not reside in a housing unit of adequate size.



## C) Housing Characteristics

Household characteristics data reveals that there were 7,559 households in the community. These resided in 7,359 housing units; thus, 200 households are assumed to be sharing a unit with another household. This section focuses on housing characteristics such as housing stock, vacancy/occupancy rates, age of housing, cost of housing, and recent energy conservation measures.

### 1. Housing Stock

The City of Madera had a total of 8,239 housing units in 1980 of which 8,216 were year-round housing units. This was a 58% increase (5.8% yearly average increase) over 1970 (5,222) housing units. Recent State of California Department of Finance summary reports for Controlled County Population Estimates show a total of 9,174 units on January 1, 1985, of which 8,342 are occupied units. This is an increase of 11.4% over 1980 Census figures; a 2.3% average annual increase during the five-year period.

Of the 8,216 total year-round housing units in 1980, 7,359 were occupied and 857 were vacant. The vacant housing units account for 10.4% of the total year-round housing units. The recent Department of Finance estimate shows a 9.07% vacancy rate on January 1, 1985. This indicates a downward trend in the vacancy rate.

Housing stock characteristics can be explained further, according to their structure. Table 24 shows the units single (attached or detached), 2 to 4, 5 or more, and mobile homes, for 1980 and 1985.

TABLE 24  
The City of Madera  
Units in Structures

Number of Units in Structure	1980 <sup>1</sup>	1985 <sup>2</sup>
Single, attached or detached	6,056	6,475
2 to 4	425	710
5 or more	1,622	1,845
Mobile Homes	128	144
TOTAL	8,231	9,174

Source: <sup>1</sup> 1980 US Census  
<sup>2</sup> Department of Finance estimates

### 2. Occupancy/vacancy Rate

A comparison of vacancy rates is provided in Table 25.



TABLE 25  
The City of Madera

Occupancy/vacancy status of Housing Units

	1980 <sup>1</sup>	1985 <sup>2</sup>
Total Units	8,231	9,174
Occupied Number	7,374	8,342
Percentage	89.59	90.93
Vacant Number	857	832
Percentage	10.41	9.07

Source: 1 1980 US Census

2 Department of Finance Estimates

In 1980, Madera County had a vacancy rate of 12.7%. In comparison, the vacancy rate in the City is lower than that of the County, and shows a downward trend according to estimates for 1985.

Vacancy status over the City's geographic area is given in Table 26.

TABLE 26  
The City of Madera

Vacancy Status by Census Tract

	City	Census Tracts					
		5.01	5.02	6	7	8	9
Total Housing units	8,239	74	760	2,131	1,935	2,013	1,326
Vacant for sale	119	1	1	71	33	7	6
for rent	501	2	113	136	10	154	86
Rented/sold, but awaiting occupancy	123	5	--	18	13	29	58
Held for occasional use	10	1	1	4	1	3	--
Other vacant	104	--	4	30	15	28	27
TOTAL	857	9	119	259	72	221	177
% Vacancy		10.40%	12.16%	15.66%	12.15%	3.72%	10.98%
							13.35%

Only census tract 7 had a vacancy rate below the City average. The highest vacancy rates were in census tracts 5.02 and 9.

3. Housing Condition

The condition of housing can best be determined by individual inspection or surveys. Housing surveys have been done in areas in the community where rehabilitation work has been undertaken, mainly in census tract 9. Surveys of 571 single family units showed 77.4% were in need of rehabilitation, 1% were abandoned. Of the 442 units in need of rehab, 130 units have been completed with CDBG funds. Funding for another 95 units has been approved. Funding is not yet available for the remaining 217 units.



Due to concentration of efforts in census tract 9, detailed housing condition surveys have not been conducted in other areas of the City although generalized windshield survey shows there is also a concentrated need for rehabilitation in the southerly part of census tract 6. The 1980 US Census data does not contain delineation of condition of housing such as sound, deteriorated, and/or dilapidated. Rather, census data contains indicators, namely: age of housing, plumbing deficiencies, and availability of such facilities as telephones.

Age of units can be treated as one common indicator of the condition of the structure. Table 27 summarizes the age of structures for the City.

TABLE 27  
The City of Madera  
Age of Housing Structures

Year Structure Built	City Total	Census Tracts					
		5.01	5.02	6	7	8	9
1970 to March 1980	2853	43	480	705	900	486	239
1960 to 1969	1405	--	125	482	468	242	88
1950 to 1959	1363	--	45	503	340	330	145
1940 to 1949	1366	--	70	289	189	422	396
1939 or earlier	1244	--	60	163	38	525	458
TOTAL	8231	43	780	2142	1935	2005	1326
Boarded-up Units	17	--	2	4	2	4	5

Source: 1980 US Census

Approximately 15% of the total structures in the City are over 40 years old. About 26% of the structures in Census Tract 8 and about 35% in Census Tract 9 are shown to be more than 40 years old. Aging structures may require some major or minor repairs or replacements.

As previously indicated, the area in greatest need of rehab is census tract 9. The age of units in census tract 8 suggests a probable need for rehab work on 525 units although a generalized windshield survey of the area shows that many of the units are well maintained. While the age of structures in census tract 6 shows only 163 units over 40 years old, there appears to be a greater need for rehab in the southern, older portions of the census tract 6 than in census tract 8. City-wide data suggests need for rehab, based on age of structure, to be 1244 units, 15%. 1980 census identified 17 units as "boarded-up". These units are assumed to be in need of replacement. To date, 4 of these units have been removed and new construction of 6 units is under way.

Plumbing deficiencies can be treated as another indicator of the condition of the housing stock. The Table 28 shows the units deficient in plumbing facilities.



Table 28  
The City of Madera

Plumbing Facilities and Occupancy Status - 1980

	Total Units	Occupied Units	Owner-occupied Units	Renter-occupied Units
With complete plumbing for exclusive use	8141	7307	4255	3052
Lacking complete plumbing for exclusive use	75	52	17	35

Source: 1980 US Census

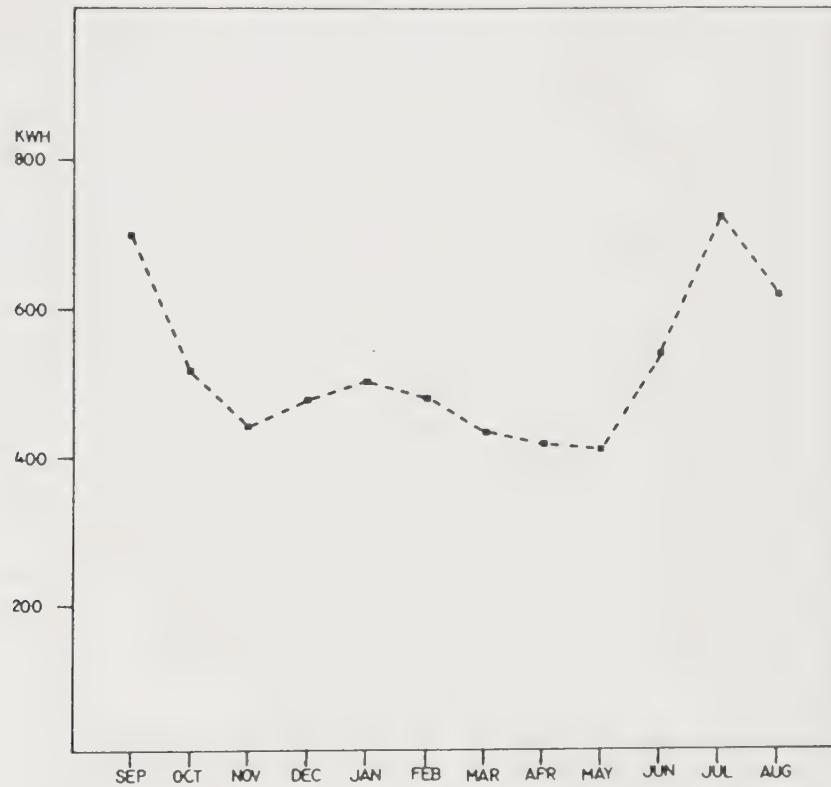
**4. Energy Conservation**

Recent State regulations require that the Housing Element address the energy conservation measures of the community. The Pacific Gas and Electric Company is the supplier of gas and electricity in the area. In addition to gas and electricity, wood is also used in space heating. Nearby mountain forests and agricultural replanting have become the main suppliers of wood.

Recent energy conservation regulations on new construction have resulted in additional initial cost for the unit. This can result in a reduction in the available number of affordable units within the community. A typical family (4 persons) pays an average of \$45 on electricity and \$10 on gas per month. This may vary due to the climatic changes during a given year. Figure 6 graphically shows an average consumption of electricity by a typical family of 4, within a given year, in the community.



Figure 6  
AVERAGE MONTHLY ELECTRICAL CONSUMPTION  
FOR FAMILY OF FOUR



SOURCE: PG & E, MADERA

The City has adopted the uniform solar energy codes introduced by the International Association of Plumbing and Mechanical Officials. However, the number of installations of solar panels within the community has not been as great as expected. This is a combined result of several factors. First, tax incentives for solar energy users were recently reduced to 15%; and second, the initial cost of installation of a solar unit is beyond the limits of many families within the community. Further, prevalence of the fog during winter months reduces the effectiveness of the solar unit.

The City plays a major role in implementation of various energy conservation measures. An insulation program promoted by the City, has become very popular within the community. Under the program, households below poverty level were eligible for insulation free of charge; and for low-income households, it was available almost free of charge.



III

## HOUSING CONSTRAINTS



### **III. HOUSING CONSTRAINTS**

#### **A) Governmental Constraints**

State Government Code Section 65583(a)(4) mandates that the Housing Element include an analysis of local government's "land use controls, building codes and their enforcement, site improvements, fees, and other exactions required of developers, and local processing and permit procedures".

##### **1. Land Use Controls**

To encourage a mixture of housing types and densities in the area, the City introduced Planned Development (PD) zones to the Code in 1979. The PD zones affords greater flexibility and wider variety of options than the typical R (Residential) zones; thereby serving as an encouragement for development, rather than a constraint. Two Zoning Code amendments adopted in 1985 afforded greater development options and opportunity to maximize developable area. The first was the creation of a PD 2000 zone (21.78 units/acre) which bridges the density gap between the PD 3000 and PD 1500 zones; 14.52 and 29.04 units per net acre, respectively. The second was a series of code changes which affected reduced parking dimensions, reduced rear yard setbacks for two-story units and multi-family development, and reduced open space area by allowing front yards to be calculated as part of the open space area in residential zones.

The Planned Development and Residential zones have six densities ranging from 3 to 29 units per acre. These ranges appear to be adequate since very few projects have been developed to the full density which typically require three-story structures.

The General Plan has two residential land use designations; Low Density Residential (7 units per net acre) and High Density Residential (14 units per net acre). A mix of zones and unit types within a project affords a developer the opportunity to maximize the density allowed under a General Plan land use designation; for example, a mix of PD 4500 and PD 2000 zones at 9.68 and 21.78 units per acre, respectively, can be used within an area designated High Density Residential. In recent years the trend toward smaller units on smaller lots suggests a need to review the land use designations to provide for increased densities.

##### **2. Permit Processing**

Processing time for projects is generally minimal. Multiple-family projects in Residential zones are permitted uses and therefore, require only staff review. A project can be approved and underway in 2 to 4 weeks. In Planned Development zones, a precise plan is required for the project and must be approved by the Planning Commission. The formal review period is two weeks. The time period before approval typically ranges from 2 to 6 weeks and varies with time between the submittal date and the next regularly scheduled Commission meeting. Use permits are required for residential uses in commercial zones. The review period is the same as that for precise plans. It cannot be reduced due to the public hearing notification requirements. Use permits have a fifteen-day appeal period and are valid for six months unless building permits are obtained. This latter period should be increased since many projects require a longer period of time in which to obtain financing and prepare building and improvement plans.



The formal review period for tentative maps is two weeks. The applicant's preparation time and preliminary staff review may increase the time frame for subdivisions. The time frame often depends on the accuracy and adequacy of the initial plans. A requirement for an EIR will lengthen the process but an EIR can be processed simultaneously with the map. Review and processing times for tentative maps are minimal in the City of Madera since the City Council has delegated the decision-making process to the Planning Commission. Parcel maps for less than five parcels are approved by the City's Development Review Committee so that the processing time is only limited to the public hearing notification time frame.

The processing time for projects has been kept to a minimum. Staffing levels in the various departments responsible for development review are also kept to a minimum and may result in a slight increase in the time for processing of projects when the workload is heavy. The adequacy and accuracy of plans varies significantly among the various developers. A permit procedure manual and more formal checklists for applicant's would be an aid to developers and potentially reduce the time in the preliminary plan preparation phases. At present, the staff of the affected departments has the ability to meet with an applicant to discuss a project on an informal basis and assist in the preliminary planning for the project.

### **3. Building Codes and Enforcement**

The State mandates that every local agency should adopt standards related to buildings and its functions. The City has adopted Uniform Building, Housing, Mechanical, Plumbing, Electrical, and Fire Codes. The State's mandates are being adopted with very limited amendment to suit the needs of the locality. Therefore, additional constraints are being kept to a minimum.

Presently, two members of the Code Enforcement (Building) Department are dealing with code enforcement and their activities are limited to building and site inspections, enforcement of City Codes, and responses to complaints. With the current lower interest rates, the department has observed a sharp increase in the construction of housing. As long as the interest rates are below 12%, the City expects a continuation of the present trend. Therefore, in the long run it is anticipated that the present workforce of the department may not be adequate for effective enforcement of the Code and timely processing of projects.

### **4. Site Improvements**

Each development includes standard right-of-way improvements pursuant to City Standard Specifications. These include street pavement, curb, gutter, parkstrip and sidewalk. Street lights and hydrants are required on standard spacing patterns. These improvements along with water, sewer, and storm drainage line, as applicable, are required to be extended across the property frontages. In some instances, right-of-way dedication is required consistent with the Circulation Element and adopted plan lines.

On-site improvements vary with the type of project proposed. The improvements are guided by City code and standard specifications.



The right-of-way improvements can be a major cost of development; but they are essential to orderly development, the provision of services, and the health and safety of residents.

## **5. Infrastructure Provisions**

Availability of City services, including water, sewer, and storm drainage is a major factor in growth patterns in the City.

The City's water supply is ground water provided through a network of wells and interlooped water mains. The supply of water is adequate to serve the projected population for the foreseeable future. It will be necessary to add wells to the system as growth occurs. Water service does not present a constraint on development except in a few perimeter areas where loop systems have not been constructed. In these cases, a developer may be required to construct off-site lines or limit the extent of development until such time as the loop is constructed. A recent EDA grant enabled the construction of a major loop in the northwest area, thereby opening the area for development.

Sewer line capacity is the major constraint of the City's sewage system. The system of interceptors carries effluent south and east to the treatment plant. At present, expansion to the west is being curtailed due to capacity problems. A proposal to form an assessment district to construct a new Road 24 1/2 interceptor has not been supported by property owners. Alternatives are being investigated. Expansion to the east is similarly limited until sufficient support is gained for an assessment district to construct the Road 28 interceptor. Capacity is available in lines serving the north and south sides of the City.

A Master Storm Drainage Plan has been adopted for the City which utilizes permanent drainage ponds and runoff into the Fresno River. This system is being constructed as development occurs. In areas where the system is not in place, developers have been permitted to utilize temporary ponds. The developer retains ownership and maintenance responsibility for temporary ponds. The provision for use of temporary ponds avoids delays in development but requires extra construction work and reduces the unit yield of the project.



## 6. Development Fees

Table 29 shows the present fee structure for planning processes and permits.

TABLE 29  
The City of Madera  
Planning Fee Schedule

Zone Change	\$250.00
Variance	\$150.00
Use Permits	\$100.00
Precise Plan	\$100.00
Development Review	\$ 50.00*
Environmental Assessment	\$ 75.00
House Moving	\$150.00
Lot Line Adjustment	\$ 50.00
Tentative Parcel Maps	\$100.00
Tentative Subdivision Maps	\$200.00 plus \$2 per lot
General Plan Amendments	\$150.00

Source: City Council Resolution #3526

\*Not applicable to single family and duplex structures.  
Fee is not charged for projects which involve other applications.

In addition, there are other development fees in connection with housing development. Most of these fees are related to building permits. These are presented in Table 30 and summarized in a sample building permit, Figure 7.



TABLE 30  
The City of Madera

Other Development Fees

Building Permit Fees

- a) Building permit fee  
(charged according to Uniform Building Code of 1979)
- b) Plan check fee                    0.65 x building permit fee
- c) Plumbing, electrical, and mechanical fee (See Figure 7)
- d) Energy fee -  

Commercial/Industry	Less than 3000 s.f.	\$ 50.00
	More than 3000 s.f.	\$100.00
Residential	1 and 2 dwellings	\$ 75.00
	3 or more dwellings	\$ 25.00
- e) Sewer capacity fee                (Minimum)                    \$300.00
- f) Park fee                         Single family residence    \$150.00
- g) Development fee                 Per acre                      \$1700.00
- h) Drainage fee -  

Commercial/Industry	\$0.10 per s.f. of roofed area	
Residential	\$25.00 per bedroom	
- i) Water Connection fee          per acre                      \$150.00
- j) School Impact fee (single family units)                    \$200.00  
(Paid to the School District)
- k) Annexation fee                 per acre                      \$1500.00

Source: Code Enforcement Department, City of Madera.

Figure 7  
The City of Madera

Sample Building Permit  
For Single Family Dwelling

Structure: Single Family Dwelling - 1203 sq.ft.  
Patio - 72 sq.ft.  
Carport - 430 sq.ft.

<u>Fee Item</u>	<u>Fee</u>	<u>Total</u>
Plumbing		
Permit fee	\$10.00	
Single Family Dwelling one bath	\$30.00	
Each additional bath	\$ 5.50	
		\$45.50



<b>Mechanical</b>	
Permit fee	\$10.00
Residential fees	
751 - 1500 sq.ft.	\$14.00
	\$24.00
<b>Electrical</b>	
Permit fee	\$10.00
One & two family sq.ft. x 0.025	\$30.08
	\$40.08
<b>Building</b>	
Permit fee	\$188.50
Plan check fee	\$188.50
Park fee	\$150.00
Sewer capacity fee	\$300.00
Development fee	\$308.45
Drainage fee (\$25/bedroom)	\$ 75.00
Construction water (pd at subd. map)	\$ 2.00
Energy fee	\$ 75.00
	\$1287.45
<b>Total Permit Fee</b>	<b>\$1399.03</b>

Source: Code Enforcement Department, City of Madera

## B) Non-Governmental Constraints

There are number of cost factors in the development of a housing unit. Among these are cost of land, site improvements, infrastructure provisions, and cost of construction of the unit itself. Finance costs, advertising, developer's overhead and profit margin also must be recognized in the final cost of a unit. Recent State energy conservation measures have also resulted in additional cost. The City's ability to affect these costs is minimal.

Land prices vary within the community. Such factors as size, location, ownership, and amenities contribute to the variations. Lot sizes vary within the community, but not substantially. A typical single family lot is 60' x 100' or 6000 sq. ft. Typical subdivision improvements include paved street, curb, gutter, sidewalk, and connections for water, sewer, gas, electricity and telephone. In the recent past, a typical improved lot in Lillian Estates sold for \$20,000 and custom housing lots in the Venturi Subdivision were \$30,000. Typical, improved subdivision lots range from \$15,000 to \$25,000.

Local construction costs are not readily available. Construction cost guidelines are provided in the Residential Cost Handbook (1985) published by Marshall and Swift, which includes the following information for good quality, one-story residential housing units.



Total Area	Square Foot Costs	
	Wood Frame Stucco	Masonry Common Brick
1000	\$45.04	\$50.41
1200	\$44.30	\$49.38
1400	\$43.68	\$48.52
1600	\$43.16	\$47.79

These figures are to be multiplied by local multiplier factors to adjust to the given locality. Multipliers for the community and other selected areas are as follows:

<u>Place</u>	<u>Frame</u>	<u>Masonry</u>
Madera	1.08	1.09
Fresno	1.11	1.12
Los Angeles	1.22	1.21
Merced	1.07	1.08

According to these figures, construction costs for a typical 1400 sq.ft. wood frame house would be \$47.17 per sq. ft. or \$66,038. The Construction Industry Research Board has also summarized characteristics of new homes sold in selected California counties. Their March 1985 report shows the average price, square footage and average price per square foot for the Madera County sample of thirty units to be \$70,300; 1466 sq. ft.; and \$47.95 per square foot.

New construction planned in the City indicates a number of smaller units of 1000 to 1300 sq. ft. are coming onto the market. Split lot duplexes are priced between \$47,000 and \$62,000; single family detached units will range from \$58,000 to \$70,000. Larger units are somewhat higher in price.

Interest rates continue to be a major constraint in the development and affordability of housing. While interest rates have gone down considerable since the early 1980's, they continue to impact all potential homeowners especially the lower income households. For example, a \$55,000 house may be affordable to a family based on the factor of 2.5 times the annual family income; but interest rates, coupled with property taxes, mortgage and fire insurance, may place the monthly payment out-of-reach for the family.



**IV**

**EXISTING  
HOUSING PROGRAMS  
IN THE CITY OF MADERA**



#### IV. EXISTING HOUSING PROGRAMS IN THE CITY OF MADERA

The City has been funded under the Community Development Block Grant Program for five years. Funds have been utilized in the southeast area of the City primarily for rehabilitation of single family residences of lower income persons. To date, 130 units have been rehabilitated, and funds are available for another 96 units. Ethnic breakdown of the participants in the program has been 55% black, 40% Hispanics, and 5% White. Some funds have also been used for street and infrastructure improvements. The latest grant, approved in 1985, includes both housing rehab and construction of a storm drainage system.

The Madera Housing Authority is active in providing housing for low-income families. At present, they provide assistance for 519 families in the City. The Housing Authority owns 376 of these units: 100 units for farm labor families in 3 complexes; a 76 unit complex for elderly; and 200 conventional units scattered throughout the City. They also manage 143 certificates for Section 8 housing. The Housing Authority plans to apply for fifty additional Section 8 units in 1986 to meet the continuing needs of low-income families for 2, 3, and 4 bedroom units.

One particular inequity the Housing Authority has found in the HUD funded program is the requirement that gross income of families be used in determining need regardless of whether family members work or receive aid. Net income would seem to be a more equitable factor for determining eligibility because it would not place working families at a disadvantage.

Programs for funding for emergency shelter have not been sought because of the amount of funds available to Madera County. The available funds are \$18,649 with only two percent allowed for administration. This small amount of funds would perhaps allow for the maintenance of existing facilities, were they to be available but they are felt to be insufficient to initiate a program especially without adequate administration funds. Staff at the Housing Authority indicates that a number of people request assistance that is not available. These people are referred to the County Social Services Department.

It is estimated by the County Department of Social Services that some 2500 illegal aliens reside in Madera. Many of these persons have inadequate housing. There are no housing programs available for them at this time. Farm labor housing is available only to documented persons (citizens or legal aliens).



V  
**HOUSING  
NEEDS ASSESSMENT**



## V. HOUSING NEEDS ASSESSMENT

The community profile presented in Section II, the constraints discussion of Section III, and the Madera County Housing Needs Plan provide the basis for assessment of housing needs in the community. Those needs are summarized in this section and will serve as the basis for the housing program for the City of Madera.

### A) Existing Needs

#### 1. Housing Needs of Special Groups

a) The Elderly: In 1940 about 7% of the total population were persons 65 years and over. This percentage increased to 12% in 1970 and 11% in 1980. While the percent of elderly has slightly declined, the total number of elderly persons has increased over the years. A total of 1,846 in 1970 increased to a 2,471 in 1980 showing a 34% increase during the 10 year period. According to the census, a total of 793 elderly persons (65 years or over) lived alone in 1980. Of the 7,359 total occupied housing units in Madera, about 22.2% (1,637) had an elderly person as a householder. In addition, another 211 occupied units had a member who is 65 years or older living in the unit. In summary, a total of 25.3% of owner-occupied units and 18% of renter-occupied units had a person 65 years or over as the head of the household. The elderly population in the community needs attention in regard to transportation, recreation, and especially in housing.

The City of Madera contracts for a Dial-a-Ride system which provides transportation for the elderly in the Madera area. The Senior Citizens Program, operated by the City Parks and Community Services Department, include recreation activities, senior lunches, and meals-on-wheels.

The Housing Authority owns and maintains seventy-six elderly units, and has other housing and Section 8 certificates available for low-income persons including elderly. A need for additional units to serve the needs of elderly persons and households in the community is not apparent. In 1985, a residential subdivision constructed for older adults (52+ years) failed to attract the target group despite the lower cost of units (\$49,000 to \$55,000). The Madera Housing Authority has indicated that the pool of applicants for elderly units has remained open unlike units for small to medium size families. However, as the number of elderly persons in the community increases, it may be necessary to add elderly housing units.

b) The Homeless: Housing for homeless persons has become a concern in many communities. The lack of data in regards to numbers of homeless persons and emergency shelters, make some difficulties in assessing the needs of such situations. The observed incidents includes large numbers of illegal alien farm workers and out-of-state persons who are seeking employment and shelters.

The Rescue Mission, established in 1985, has begun to provide meals for needy persons and is developing plans for lodging the homeless on a temporary basis. Because of church affiliations, the sources of grants, such as the State Emergency Shelter Program, are limited for the Rescue Mission, but the Mission is beginning to address the need.



c) Small Households: A decreasing size of households has been observed in recent years. A 3.32 mean household size in 1960, decreased to a 2.91 in 1980. This trend suggests a growing need for smaller housing units and newly constructed small units appearing on the market.

d) Female Head of Household: Approximately 11.2% of the households in 1980, had a female head of household, and about 40% of these households were classified as being below poverty level. This two-tier situation presents several considerations in providing housing. This need is identified because of the traditionally lower earning power of women in the labor force, the need for child care facilities, and limited funds of these households with which to meet the family needs for food, shelter, and clothing.

At present, housing assistance to these households is provided through the Housing Authority. There is a continuing need for additional housing which the Housing Authority proposes to address. The housing rehab programs of the Community Development Block Grant has also rehabilitated many units with female head of households.

e) Large Families: Sixteen percent of the housing units in Madera are occupied by five or more persons; eight percent by six or more persons. Table 23 shows that the presence of larger families is distributed almost evenly between owner and renter-occupied units. The lack of data on the number of children per family and the incidence of over-crowding in large families limits the ability to determine the extent of special housing needs of large families.

The Madera Housing Authority has identified the greatest need for housing assistance in units with two bedrooms. There is also a need for additional one and three bedroom units. The need for four bedroom units for large families is less significant.

This is demonstrated in the fact that the pool of applicants for large units has remained open while the pool for smaller units was closed in December, 1984 due to the volume of requests. A list of 152 applicants for smaller units was taken in January, 1986. While there does not appear to be a critical need for units for large families, developers of rental units should be encouraged to consider the inclusion of units for large families to assure that the need continues to be addressed.

f) Farm Labor Families: As previously referenced, the Housing Authority owns 100 units of farm labor housing. There has been a ten percent vacancy rate in these units in the past year. Residency is restricted to farm labor families who are U.S. citizens or legal aliens. The Housing Authority is currently seeking authorization to utilize vacant units for conventional leasing due to the high demand for 2 and 3 bedroom units for non-farm labor families. The Housing Authority is also seeking authorization to apply for funding for a migrant housing camp in Madera County.

g) Small to Medium Size Families: The need for subsidized housing is greatest in this household size as indicated in previous sections relative to the Housing Authority's pool of applicants for 2 and 3 bedroom units. Changes in the restrictions for occupancy in the farm



labor family complexes will begin to address the need. Additional subsidized units are needed in Madera. The Housing Authority will be seeking funds for 50 new units each year to meet the demand.

**h) Special Need Areas:** Data presented in Section II, particularly that regarding income levels, condition of housing, and incidence of overpayment for housing suggests that particular attention to housing need in census tract 9 is necessary. Sections of census tract 6 are also special areas of need followed by census tract 8.

The City's housing programs have begun to address the needs. The program statements of this element propose to continue to direct the efforts to census tract 9 where the need is greatest. Future updates of the housing element should consider the needs of other areas of the community.

## **2. Housing Deficiencies**

**a) Overpayment:** Overpayment for housing is a growing concern within the community. About 17% of the owners and about 42% of the renters pay more than 25% of their income for housing. These figures indicate the area for greater concern is with renter households. New construction of rental units would afford greater choice for the moderate income persons. Public housing and subsidized units provided through the Housing Authority can best address the needs of low-income families who pay more than 25% of their income for housing.

**b) Overcrowding:** Overcrowding is a City-wide problem and a particular concern in two major areas of the City. Approximately 10% of the total units had more than 1.01 persons per room. In Census Tract 9 and 6, these figures were 22% and 15% respectively.

Overcrowded conditions in owner-occupied units in Census Tract 9 are being addressed, by the housing rehab program which allows for bedroom additions. The nature of overcrowding in other areas has not been ascertained. The Housing Authority has not identified the need for housing for large families to be any greater than that of other groups.

**c) Condition of Housing:** About 15% of the total units in the community were over 40 years old. This figure increased to 32% for units which are over 30 years old. Age is not necessarily indicative of the condition of the unit, but extra effort may be required to maintain the unit for human occupation. It is estimated that fifteen percent of the residential units (1244) in the City of Madera are in need of rehabilitation.

The area of largest need for rehabilitation is census tract 9 which is the focus of the housing rehab program under the Community Development Block Grant Program. Survey data shows 77% of the single family units in this area to be in need of rehabilitation. Of these 442 units, rehab work has been completed on 130 units. Funding has been approved for rehab of an additional 95 units which will be completed in 1986 and 1987. The remaining 217 units would be completed in succeeding years as funding becomes available at the rate of 40-50 units per year. The second area of need is sections of census tract 6 where 160 units are estimated to be in need of rehabilitation based on age of structure data. Detail housing condition surveys will be needed.



In addition to the CDBG program for owner-occupied units, the City is investigating the use of the State's Deferred Loan Rehabilitation for rehab of rental units. A neighborhood paint program could assist in improving the physical appearance of older neighborhoods.

d) **Infrastructure:** Reassessment of infrastructure provisions for the community's future development seems necessary. In perimeter areas where future annexations are expected, means to construct looped water systems must be developed. Sewer line capacity has become a constraint in recent development to the east and west of the community. Implementation of the Master Storm Drainage Plan continues to be a major factor in new development. Correction of existing problems is achieved through City drainage fees, revenue sharing funds, and most recently, through a leveraging program with CDBG funds in Census Tract 9.

## B) Projected Needs

### 1. Regional Housing Needs

Since the Madera County does not have a Council of Governments, the State Department of Housing, and Community Development (HCD) has prepared the regional needs plans pursuant to Government Code, Section 65584. The Madera County Housing Needs Plan, prepared in 1983 and updated in 1984, is included in Appendix C.

The plan estimates the existing number of households and projects the number of households in each of the market areas of the County. It further allocates each housing market area's fair share of housing units for each of the four income groups. The housing market areas are: The Madera Market Area, The Chowchilla Market Area, the Rural Market Area.

The Madera Market Area consists of the City of Madera, and the unincorporated area included in the Madera and Madera Southeast Census Civil divisions defined by the U.S. Census Bureau. The Chowchilla Market Area is represented by that city and the remainder of the County falls into the Rural Market Area.

### 2. Household Formation and Basic Construction Need

Under the Housing Needs plan, the projected number of households in the City in 1992 is 11,615, which is 3273 new households for a 39% increase over the 1985 figure. This represents an annual increase of nearly 5% each year compared to past and projected population increases of 3.5% per year. While these projections appear to be high, they provide a base upon which to evaluate the available sites for residential development and the needs of the four income groups. The Housing Needs plan for the City of Madera is summarized in Table 31.



Table 31  
The City of Madera

Estimates and Projections of Households\*

	Number		<u>Percentages</u>	
	1985	1992	1985	1992
Very Low	2336	3078	28.0	26.5
Other Lower	1668	2149	20.0	18.5
Moderate	1919	2613	23.0	22.5
Above Moderate	2419	3775	29.0	32.5
TOTAL	8342	11,615	100.0	100.0

Source: State Department of Housing and Community Development

\*See Appendix C

The Madera County Housing Needs Plan further identifies the basic construction need for the City. A total number of 3439 new units need to be constructed between 1985 and 1992 to house the projected households. This projected basic construction need include some allowances for vacancies and normal market removals (torn down, destroyed by fire, etc.) However, allowances for construction needed to replace units which are beyond repair and/or are not economically feasible to repair are not included. Therefore, the basic construction needs must be supplemented by estimates of construction needed to replace housing units which are not suitable for rehabilitation.

Community efforts to promote economic development are expected to result in some inflow of families to the community. However, much of the job creation effort is directed toward utilization of the existing unemployed labor force. Therefore, a demand for housing units beyond those projected in the regional housing needs plan for Madera is not expected.

### 3. Housing Need by Income Groups

If the relative percent of increase in households in each income group is applied to the basic construction need, the range of housing types and costs can be identified. There will be a need for 781 new units to house the expected number of very low income households. This represents a 22.7% of the total basic construction needs. Expected need for other lower income households is 505 units representing 14.7% of the total needs. Moderate and above moderate housing units are to be increased by 729 and 1424 respectively, representing 21.2% and 41.4% of the total basic construction needs.

The average yearly target for new construction by income group over the seven year period is shown below. It is expected that a certain portion of the needs will be constructed by 1992. Since construction needs are primarily controlled by market factors, it is difficult to formally assign targets for each year.



	<u>Yearly Target</u>
Very Low	112
Other Lower	72
Moderate	104
Above Moderate	<u>203</u>
<b>TOTAL</b>	<b>491</b>

During the period from January to July 1985, 69 building permits for new residential construction covering 42 single family dwellings and 97 apartment units were issued. These 139 units can be added to the existing stock as a portion of the 1992 construction needs.

### C) Available Sites Inventory and Assessment

In our discussion of future basic construction needs, we stated that during the period 1985-1992, the Community requires 3439 new units. A breakdown of those units according to the income levels was also discussed. The City's major responsibility is to zone adequate sites to meet the future construction needs. Once the sites are available, market factors determine what is to be built.

Table 32 summarizes projects that have been approved and are in the various phases of development ranging from approved tentative subdivision maps and use permits to improved lots ready for residential construction. A total of 950 lots/units are in these development stages. In addition to these, there are a number of lots scattered throughout the community where only a building permit is required for residential development. These infill lots are generally zoned R-1, R-2, and R-3.

Other areas that are designated and zoned for residential development but do not have current maps or plans on file, are identified in Appendix D and summarized in the following table by zoning classification, total acreage in each zone, and the potential lot or unit yield. The potential number of lots or units is based on an assumed net acreage of 85% of gross acreage times the density specified in the Madera Municipal Code for each respective zone.

Zone	Gross Acres	Net Acres	Density Factor	Potential Lots/Units
R-1	319	271	7.26	1967
R-2	9	8	14.52	116
R-3	8	7	29.04	203
PD 1500	5	4	29.04	116
PD 2000	25	21	21.78	457
PD 3000	128	109	14.52	1583
PD 4500	42	38	9.68	368
PD 6000	100	85	7.26	617
<b>TOTAL</b>	<b>636</b>	<b>543</b>		<b>5427</b>



MAP 2

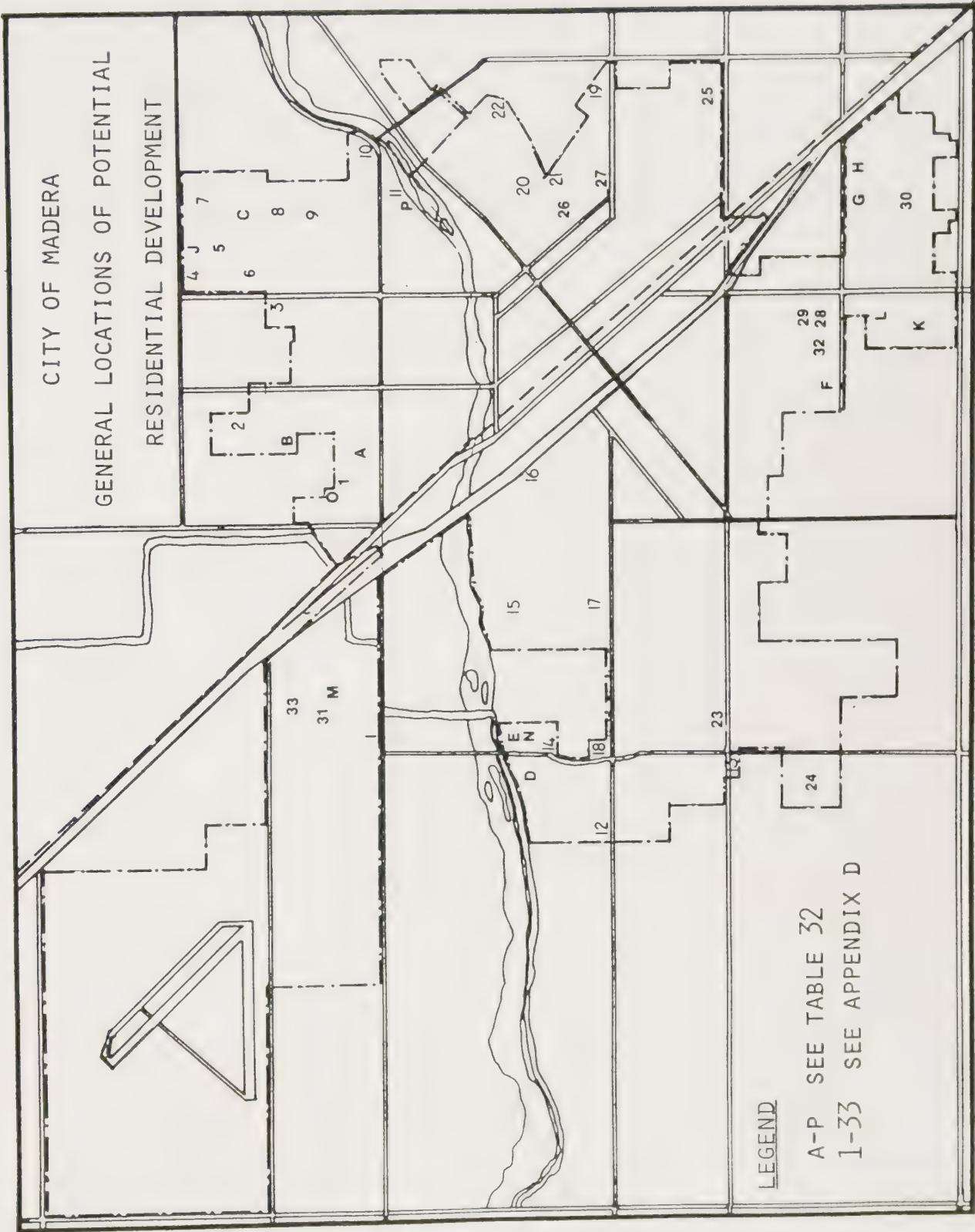




Table 32  
The City of Madera

Residential Subdivisions - Immediately Available Sites

SUBDIVISION NAME	ZONE AND NUMBER OF LOTS/UNITS						UNIT TYPE	STATUS
	R-1	PD 6000	PD 4500	PD 3000	PD 1500	C-1/C-2		
A. Florence Estates 1 & 2	15			45			Single-Fam.	Improved lots
B. Martin Subdivision		36					"	"
C. Sierra View Estates	29						"	"
D. Westgate #3	36						"	"
E. Westgate #4								"
F. Bonita Homes #1		67		27			Split lot duplex	
G. Sunset Gardens #2			50				Split lot duplex	
H. Sierra View Gardens			56				duplex & S.F.	
I. Pheasant Run #1				20			4-Plex lots	Improved lots
J. Briargate Manor					38			Private Streets
K. Vintage Estates						40		Under Construction
L. Vintage Estates								Final Map
M. Northgate Estates								Tentative Map
N. Riverwood Gardens #3								
O. Sherwood Forest Condos								
P. Meadows Mobile Home Park								
SUBTOTAL		80	208	292	199	55	116	
GRAND TOTAL								



The 950 units in development stages plus acreage zoned for residential uses yield a potential for 6388 units. The map on page 33a identifies the general locations of the potential development. The sites are spread throughout the community. The available acreage, the range of zones, and the geographic location should provide development alternatives for a wide variety of housing types, prices, and densities.

All of the sites listed on the Table 32 are available for development without major infrastructure constraints. The majority of sites identified in Appendix D are available for development. The outermost parcels have longer distances to extend service lines if developed before closer-in-sites are developed. Sites 12, 13, 14, 18, 24, and 25 (197.46) face the sewer service constraints which are proposed to be addressed within the next seven-year period.

Additional residential units may be realized in three other areas; infill of scattered small vacant lots; redevelopment of sites through replacement of single family units with multiple family units; and provisions for second units. Also, the City's Zoning Code utilizes density factors for each zone which allows for additional units on larger lots. For example, the R-1 zone allows one unit per 6000 s.f. of lot area; the R-2 zone allows one unit per 3000 s.f.

The range of zoning of available sites affords the opportunity for a variety of housing types. Present development patterns have single family detached units in the R-1, PD 6000, and PD 4500 zones; single family attached units (cluster units, planned developments, and split-lot duplexes) in the PD 6000 and PD 4500 zones; multi-family and mobilehome parks in PD 3000; duplexes and apartments in R-2, R-3, and PD 1500 zones. Mobilehomes on approved foundation systems can be placed on any residential lot. Mobilehome parks can be developed in any zone subject to the density provisions of the zone.

The development of available sites would potentially yield 55% single family units based on potential units in the R-1, PD 6000, and PD 4500 zones. Building permits data for fiscal years 1976-1978 through 1984-1985 shows 52% of the units for which permits were issued were single family, and 48% multiple family units. The available sites and requests for higher density suggest that the past ratios for construction of single family to multiple family units may be continued.

In addition to the basic construction needs, the housing needs of each of the four income groups (very low, low, moderate, and above moderate) must be considered (see Appendix E). Generally, the lower income households cannot afford to purchase homes and would thus, look to rental units for housing. These units would typically be constructed in the R-2, R-3, PD 3000, PD 2000, PD 1500, and Commercial zones. There is the potential for 3500 units to be constructed in these zones which exceeds the projected need of 1286 by 1992. The excess provides a margin for higher density units that will not be affordable to lower income groups and for the potential that not all zoned land will be developed. The housing needs of lower income groups can also be met in the existing housing stock (both single family and multi-family) and through the housing programs of the Madera Housing Authority. Further, using the affordability ratio of three times the annual income, a portion of the low income households can afford to purchase homes in the present new housing market.



Single family attached and detached units are expected to be the major housing type for moderate and above moderate income groups. These units would most typically be located in the R-1, PD 6000, and PD 4500 zones. The currently zoned site will potentially yield 2900 units to meet the projected need for 2153 units for moderate and above moderate income groups. The units presently on the market are largely affordable to the moderate income families. There is a present lack of lots available for sale for construction of custom homes; however, there are several areas already zoned which can be expected to fill this need in the future.

In summary, there are sufficient sites available for development of units to meet the projected needs of each of the four income groups. There is, however, the need to consider the needs for the very low income households. This need can best be met through housing assistance programs. It will be essential to continue and expand the public housing and Section 8 programs of the Madera Housing Authority to provide adequate housing for those households.



**VI**  
**HOUSING**  
**GOALS, POLICIES,**  
**PROGRAMS, AND IMPLEMENTATION**



## **VI. HOUSING GOALS, POLICIES, PROGRAMS, AND IMPLEMENTATION**

It is the goal of the City of Madera to provide decent housing and quality living environment for all Madera residents regardless of race, religion, sex, marital status, ancestry, national origin, color, or economic level. To attain this goal, the City has developed its housing strategy. This strategy is threefold: First, it is oriented toward new development of housing and related facilities to meet future needs of the community; second, emphasis is placed on the conservation and maintenance of the existing housing with focus on retention of good, sound, affordable units; and third, the strategy is directed to the improvement of housing, the condition as well as affordability and adequacy of units for residents.

This strategy is to be implemented through recognition of the housing needs of the community and through the cooperative effort of the City, other agencies and the private sector. The role of the private sector is critical to the ultimate attainment of the housing goals. The City can facilitate the attainment of goals through streamlining of processes; updated codes and regulations to address the needs; promoting orderly, and efficient use of services and the construction of affordable units; and utilizing available funding programs to address the housing needs of the lower income groups who are at least able to afford adequate housing.

The implementation of the housing strategy is to be guided by the City's goals, policies, and programs set forth in this section of the Housing Element. The goals are the City's statement of its major objectives in the area of housing. These are followed by a set of policies which will guide and direct present and future actions on housing issues. The programs include the particular activities the City will pursue toward the attainment of the stated goals over the next five to seven year period. Each program statement contains, where possible, a quantifiable objective, along with the identification of the responsible agency or City Department, the funding source and time frame for the program. The programs focus on areas where the greatest benefit or assistance can be provided within the limited staff and financial capacities of the City.

### **1. Goals**

**1.1** To provide decent housing and quality living environment for all Madera residents regardless of race, religion, sex, marital status, ancestry, national origin, color, or economic level.

**1.2.** To assure an adequate number of sites available for housing to meet the projected needs of all economic segments of the community.

**1.3** To provide for a variety of housing types, sizes, price ranges, and densities compatible with the existing character and integrity of residential neighborhoods.

**1.4** To achieve an orderly pattern of community development consistent with economic, social, and environmental needs of the community.

**1.5** To conserve and improve the existing housing stock.

**1.6** To assure a safe, sanitary, healthful, and affordable housing units for all residents especially for those of low and moderate income and those with special needs.



## 2. Policies

### Policies for Development of Housing

- 2.1 To ensure continued availability of suitable sites for construction of a variety of housing through regular review and amendment of the General Plan and Zoning Map.
- 2.2 To continue to provide for second units on larger residential lots where service lines have the capacity for increased density.
- 2.3 To recognize the housing needs of low and moderate income persons and special need groups and encourage development of housing to meet these needs.
- 2.4 To continue to review development proposals for compatibility and for logical and efficient extension of services.
- 2.5 To coordinate with the County of Madera to assure an orderly pattern of urban growth with adequate provision of urban services.
- 2.6 To encourage developers of rental units to consider units for large families.

### Policies for Conservation and Maintenance of Housing

- 2.7 To encourage the preservation and enhancement of architecturally significant structures.
- 2.8 To continue to uphold the Fair Housing policy of the City of Madera.
- 2.9 To promote the use of energy conservation measures in residential units to conserve energy as well as reduce household utility costs.
- 2.10 To encourage the continuation of energy conservation programs offered through P G & E including rebate programs and zero interest financing of energy conservation measures.

### Policies for Improvement of Housing

- 2.11 To support and promote vigorous code enforcement efforts for residential units to alleviate hazardous conditions and achieve a safe and healthful living environment for all residents.
- 2.12 To utilize Federal and State grant programs for betterment of housing conditions and related infrastructure in residential development.
- 2.13 To continue and expand the programs of the Housing Authority to address the housing needs of lower income persons in the community.
- 2.14 To promote the creation of new jobs in the community and to improve the financial resources of residents.
- 2.15 To recognize and encourage the efforts of the Rescue Mission to feed and house the homeless.



### **3. Housing Programs**

#### **Programs for Development of Housing**

**3.1 Program Statement:** Continue to review development proposals for consistency with the General Plan, including the Housing Element.

**Program Responsibility:** Planning Department and Planning Commission

**Funding Source:** City General Fund - regular staffing

**Objective:** Development proposals which are consistent with and carry out the intent of the General Plan

**Time Frame:** On-going

**3.2 Program Statement:** Construction of new residential units to meet the basic construction need.

**Program Responsibility:** Private sector with City responsible for zoning of adequate sites for new housing units.

**Funding Source:** Unknown - private sector.

**Objective:** Construction of 3427 new units by 1992.

**Time Frame:** On-going to 1992.

**3.3 Program Statement:** Continue to promote orderly growth and logical extension of urban services through coordination and cooperation with the County of Madera and other local service agencies.

**Program Responsibility:** City Planning and Engineering Departments.

**Funding Source:** City General Fund and regular staffing.

**Objective:** Orderly growth with full provision of urban services in the urban area.

**Time Frame:** On-going.

**3.4 Program Statement:** Preparation of a Development Procedures Manual

**Program Responsibility:** City Planning Department

**Funding Source:** City General Funds - regular staffing.

**Objective:** An organized, streamlined and understandable procedures manual to assist developers through project review and approval processes.

**Time Frame:** January, 1987.



- 3.5 Program Statement: Cooperate with the County of Madera and property owners to construct the Road 28 sewer interceptor.
- Program Responsibility: City Council and City Engineering Department.
- Funding Sources: City Sewer Reserve Fund, County Funds, and private sector.
- Objective: To construct a 21" interceptor line in Road 28 to allow for orderly growth of the City on the eastside.
- Time Frame: December, 1987.
- 3.6 Program Statement: Develop and construct an alternate sanitary sewer system for the westside to relieve existing lines and accommodate new development in this area.
- Program Responsibility: City Engineering Department.
- Funding Sources: City Sewer Reserve Funds and proportional private funds.
- Objective: To alleviate acute sewage overflow problems and provide for planned City expansion.
- Time Frame: July, 1988.
- 3.7 Program Statement: Implement the Storm Drainage Master Plan to facilitate construction of an adequate storm drainage system to serve developing areas.
- Program Responsibility: City Engineering Department.
- Funding Source: Drainage fees and assessments.
- Objective: An effective system in place to accommodate new development.
- Time Frame: January 1988; development on-going.
- 3.8 Program Statement: Review and adapt the mobilehome park standards to current zoning district classifications which permit parks within all residential zones subject to the prescribed density standards of the zone.
- Program Responsibility: City Planning Department.
- Funding Source: City General Funds - regular staffing.
- Objective: An up-to-date set of standards which afford opportunity for development of mobile home parks in the City.
- Time Frame: October, 1987.



- 3.9** Program Statement: Develop standards for second-units on residential lots beyond the existing general provisions of the zoning code in order to encourage development of affordable units within the limits of service capacities.

Program Responsibility: City Planning Department in conjunction with Code Enforcement and Engineering Departments.

Funding Source: City General Funds - regular staffing.

Objective: Create opportunity for additional affordable units.

Time Frame: January, 1989.

- 3.10** Program Statement: Study and present alternatives for an amendment to the Land Use and Circulation Element of the General Plan to provide for increased densities or a wider range of residential densities.

Program Responsibility: City Planning Department.

Funding Source: City General Funds - regular staffing.

Objective: Amendment of the General Plan to provide for a wider range of residential densities to respond to changing trends in household sizes and affordability.

Time Frame: July, 1988.

- 3.11** Program Statement: Amend the zoning code to increase the time for which a permit is valid prior to issuance of building permits.

Program Responsibility: City Planning Department.

Funding Source: City General Funds - regular staffing.

Objective: To increase the time frame in which a developer can prepare for construction without need for extra time extension.

Time Frame: January, 1987.

#### Programs for Conservation and Maintenance of Housing

- 3.12** Program Statement: Continued enforcement of building, electrical, mechanical, and fire codes to assure safe housing.

Program Responsibility: Code Enforcement and Fire Departments.

Funding Source: City General Fund - regular staffing.

Objective: Safe and sound housing units.

Time Frame: On-going.

- 3.13** Program Statement: Continue to maintain public housing units for the elderly, farm laborers, and other lower income households.



Program Responsibility: Madera Housing Authority.

Funding Source: HUD Funds.

Objective: Maintenance of the 76 elderly units, 100 farm labor units, and 200 other units.

Time Frame: On-going.

- 3.14** Program Statement: Continue to administer the Section 8 Housing Program to provide housing opportunities for lower income households.

Program Responsibility: Madera Housing Authority.

Funding Source. HUD Funds.

Objective: Availability of 143 certificates for housing lower income persons.

Time Frame: On-going.

- 3.15** Program Statement: Continue the Comprehensive Street Maintenance Program and other service system maintenance and improvement programs.

Program Responsibility: Public Works Department, in conjunction with Engineering Department on improvement projects.

Funding Sources: General funds, gas tax revenues, regular service fees and fees associated with new construction.

Objective: To maintain and improve existing level of services in residential areas (streets, water, sewer, and storm drainage).

Time Frame: Annual review in conjunction with City budget, activity; on-going.

- 3.16** Program Statement: Develop and implement a neighborhood paint program utilizing CDBG loan repayment funds.

Program Responsibility: City Planning Department Rehab Division

Funding Source: Repayment Funds from CDBG Rehab Programs.

Time Frame: Program development, October 1986 Implementation; ongoing as funds become available.

- 3.17** Program Statement: Continue to explore funding sources other than CDBG funds as well as other means to promote housing rehabilitation throughout the community.

Program Responsibility: City Planning Department.

Funding Sources: City General Funds - regular staffing.



Objective: An active City-wide Housing Rehab Program to conserve existing residential neighborhoods.

Time Frame: On-going.

- 3.18 Program Statement: Continue to seek out and utilize available funds for weatherization and energy conservation work in homes.

Program Responsibility: Planning Department Rehab Division; current funds available through Self-Help Enterprises; the Fresno County Economic Opportunities Commission; and the Madera County Action Committee.

Funding Source: State Office of Economic Opportunity and private utility company.

Objective: Conservation of energy and reduced housing costs for approximately 175 elderly and lower income households in 1986.

Time Frame: 1986, on-going if funds are available.

- 3.19 Program Statement: Support efforts to preserve and restore historically and architecturally significant structures through cooperative effort with private individuals and groups by providing staff assistance on planning and code issues.

Program Responsibility: Private sector with assistance from Planning and Code Enforcement Departments.

Funding Source: Private and City General Fund - regular staffing.

Objective: To recognize and preserve significant structures in Madera.

Time Frame: On-going.

#### Programs for Improvement of Housing

- 3.20 Program Statement: Utilize Section 8 Existing Program, funds as available, to subsidize housing costs for lower income households.

Program Responsibility: Madera Housing Authority.

Funding Source: HUD Section 8 funds.

Objective: Funding for 50 additional households each year as funds are available.

Time Frame: Annual application starting in 1986, based on meeting eligibility requirements.

- 3.21 Program Statement: Continue the Housing Rehab Program in the City.

Program Responsibility: City Planning Department Rehab Division.

Funding Source: Community Development Block Grant Funds.



Objective: Rehabilitation of 40-50 single family units/year depending on funding availability. (Rehab of 275 units during the period to 1992).

Time Frame: Annual application; on-going.

- 3.22 Program Statement: Continue to apply for and utilize the State's Deferred Payment Rehabilitation Loan Program, within the City's ability to administer the program and commit to annual on-going monitoring program.

Program Responsibility: City Planning Department Rehab Division.

Funding Source: State DPRCP

Objective: To supplement CDBG funds for rehabilitation of 6-10 single family units or 12 multi-family units per year.

Time Frame: On-going as funds are available.

- 3.23 Program Statement: Utilize available new funding source to improve housing availability and conditions of lower income households.

Program Responsibility: Madera Housing Authority; City Planning Department.

Funding Source: Unknown; State or Federal sources.

Objective: To maximize housing opportunity for low income persons.

Time Frame: Applications to be made as funds become available.

- 3.24 Program Statement: Develop and implement a program to provide short-term emergency housing for persons who must be moved from existing housing due to hazardous conditions.

Program Responsibility: Code Enforcement Department.

Funding Source: Investigate alternatives including State emergency housing funds.

Objective: To provide short-term emergency housing in serious abatement situations.

Time Frame: Program development January, 1987; on-going.

- 3.25 Program Statement: Support legislation which creates funds for emergency shelter that include administration costs and/or are of sufficient amounts that allow for program start-up and acquisition of emergency housing facilities.

Program Responsibility: Madera Housing Authority.

Funding Source: State or Federal funds.



Objectives: Provision of emergency shelter for the homeless.

Time Frame: On-going.

- 3.26** Program Statement: Continue to work with property owners to abate delapidated, hazardous buildings while pursuing funding sources for an active abatement program.

Program Responsibility: Code Enforcement Department.

Funding Source: City General Funds for staff; other sources unknown.

Objective: To abate ten unsafe structures per year.

Time Frame: On-going.

- 3.27** Program Statement: Direct a portion of the City's revenue sharing funds to improvement of the eastside municipal services.

Program Responsibility: City Council, City Engineering Department.

Funding Source: Revenue sharing funds.

Objective: To expend 15% of revenue sharing funds to upgrade municipal services.

Time Frame: Annual work project contingent upon receipt of funds and Eastside Municipal Service Committee approval.

- 3.28** Program Statement: Continue incorporate energy conservation measures into Housing Rehab work especially insulation and weatherstripping.

Program Responsibility: Planning Department, Rehab Division.

Funding Source: Community Development Block Grant Funds.

Objective: To conserve energy and reduce utility costs for low-income families; 40-50 units/year.

Time Frame: On-going.

#### Programs for Review and Monitoring of Housing Activities

- 3.29** Program Statement: The Housing Element will be reviewed annually and updated in 1992. An annual progress report will be made to the Planning Commission on status of housing programs, recommended updates, and availability of sites to meet construction needs.

Program Responsibility: Planning Department and Planning Commission.

Funding Source: City General Funds - regular staffing.

Objective: An annual report on status of housing.

Time Frame: February of each year.



**3.30** Program Statement: Maintain an inventory of vacant land by zoning classification along with a subdivision activity list for reference in the evaluation of available sites for housing development.

Program Responsibility: Planning Department.

Funding Source: City General funds - regular staffing.

Objective: Current list of vacant land.

Time Frame: Bi-annual update.

**3.31** Program Statement: Develop a land management computer program for purposes of tracking development and providing data base for housing and other development activity.

Program Responsibility: City Finance, Code Enforcement, Planning Departments.

Funding Source: General Fund special program, input through regular staffing.

Objective: A current and readily accessible data base including condition of housing data.

Time Frame: January 1987, program complete; January 1988, input of base date complete; on-going updates.

**3.32** Program Statement: Continue to collect data on housing construction and occupancy in group quarters for the State Department of Finance's preparation of annual population estimates and related housing data.

Program Responsibility: City Planning and Code Enforcement Departments.

Funding Source: City General Funds - regular staffing.

Objective: Annual compilation of development activity.

Time Frame: Annual and on-going.

**3.33** Program Statement: To continue to promote equal housing opportunity for all persons in Madera through enforcement and direct response to all claims of unlawful practices prohibited by the Fair Housing Policy.

Program Responsibility: City Planning Department.

Funding Source: City General Fund - regular staffing.

Objective: Implementation of the City's Fair Housing Policy.

Time Frame: On-going.



#### **4. Overall Objectives**

Overall Objectives of Construction, Rehabilitation and Conservation for the Planning Period to 1992

Construction	-	3427 units
Rehabilitation	-	275 units
Conservation	-	376 units



**VII**  
**APPENDICES**



## APPENDIX A

### Derivation for Calculation of Persons of Spanish Origin

According to the 1980 US Census, "persons of Spanish/Hispanic origin or descent are those who reported Mexican, Puerto Rican, Cuban or other Spanish/Hispanic origin...origin or descent can be viewed as the ancestry, nationality group, lineage, or country in which the person or person's parents or ancestors were born before their arrival in the United States. It is important to note that persons of Spanish origin may be of any race."

Because persons of Spanish origin can be of any race, census data for the City of Madera does not provide a full picture of the Spanish origin population within the race categories. This is significant in that persons of Spanish origin are a major ethnic group in the City, comprising 42% of the population.

The methodology used to provide a better delineation of ethnic groups in the City was to subtract data on persons of Spanish origin by race from corresponding race categories provided for the total population. There may be some discrepancy in the resulting figures because data on persons of Spanish origin is divided into three race categories: White, Black, and other races while there are five race categories for the total population. In computing the ethnic groups, it has been assumed the persons of Spanish origin identified as being of "other races" are not members of the "American Indian, Eskimo, and Aleut" race nor the "Asian and Pacific Islander" race.

This method of identifying the ethnic composition of the City was also applied to data from census tracts.

Data for the City's ethnic composition was derived from this excerpt from US Census, Table P-7 Race and Spanish Origin: 1980 for Selected Areas in California.

<u>Persons of Spanish Origin</u>	<u>9,033</u>
White	2,573
Black	74
Other races	6,386



## APPENDIX B

### Method for Derivation of Income Groups From 1980 US Census Data

The Federal Department of Housing and Urban Development (HUD) establishes income limits for four income groups as a percent of the median family income. Using the 1980 Census median family income of \$16,052 for the City of Madera and the established income levels (% of median income), the following income ranges have been determined.

<u>Income Group</u>	<u>% of Median Income</u>	<u>Family Income Range</u>
Very Low	0-50%	\$0 - 8,026
Other Lower	50-80%	\$8,027 - 12,842
Moderate	80-120%	\$12,843 - 19,262
Above Moderate	+ 120%	\$19,263 +

The second step in derivation of the population within each income group was to apply the family income ranges listed above to household income categories given in 1980 US Census. Since the family income ranges do not directly correspond to household income categories, the income ranges were adjusted to the nearest household income category. Those figures used in the housing element text are the resulting adjusted income levels as shown below.

<u>Census Household Income Categories</u>	<u>Actual Family Income Ranges for City of Madera</u>	<u>Adjusted Income Levels</u>
Less than \$5,000	Less than \$8,026	Less than \$7,449 (Very-low Income)
\$5,000 to \$7,499		
\$7,500 to \$9,999	\$8,027 to \$12,842	\$7,500 to \$14,999 (Low Income)
\$10,000 to \$14,999		
\$15,000 to \$19,999	\$12,843 to \$19,262	\$15,000 to \$19,999 (Moderate Income)
\$20,000 to \$24,999		
\$25,000 to \$34,999	\$19,263 +	\$20,000 + (Above Moderate)
\$35,000 to \$49,999		
\$50,000 or more		



## APPENDIX C

Prelim.  
10/83

### MADERA COUNTY HOUSING NEEDS PLAN

21.24

-2-

This housing needs plan for Madera County has been prepared by the State Department of Housing and Community Development (HCD) in order to assist Madera County and the cities of Chowchilla and Madera in meeting the requirements of AB 2853 of 1980. The Department prepares these plans pursuant to Government Code Section 65584 for use by local governments which are in counties that do not have a City of Governments.

The purpose of a regional housing needs plan is to examine housing needs in a geographic area and to allocate a share of the projected regional need to each jurisdiction. Those jurisdictions then have the responsibility for planning, financing, and implementing, to meet those needs.

Madera County has been divided by HCD into three housing market areas: the Chowchilla Market Area, the Chowchilla Market Area, and the Rural Market Area. (See 1980 Divisions as designated by the U.S. Census Bureau.) This market area is divided into two parts: the City of Madera and the remainder of the area (called Madera Unincorporated). The Chowchilla Market Area consists only of the City of Chowchilla. The Rural Market Area consists of the remainder of the county.

The levels of household growth and construction need contained in this plan may be considered as minimum growth needs. Nothing in this plan should be taken to mean that a local government may not plan for more households than shown in the plan.

This plan is for the period January 1, 1983 to July 1, 1989. It includes estimated and projected households, by income group, for those dates. The January 1, 1983 household estimates were prepared by the State Department of Finance (DOF). The July 1, 1989 household projections were developed by HCD based on DOF projections\* for county population growth. Each area's share of the countywide growth is based on the assumption that there will be a continuation of the household growth patterns that occurred between 1980 and 1983.

Four income groups are used in this plan. They are: Very Low, Other Lower, Moderate, and Above Moderate. Definitions for these terms are given in Attachment 1.

HCD used U.S. Census data to estimate the number of households in each income group in 1983. The estimates are based on the assumption that the income distributions in the 1980 Census remain applicable in 1983.

The 1989 income group allocations for the Madera Market Area are based on the City of Madera and Madera Unincorporated Area percentages each being one-half their 1983 difference from the Madera Market Area percentages. This means that the City of Madera will continue to plan for a higher percentage of low income households than the Madera Unincorporated Area, but the differences between the two areas will be reduced. This reduction is based on the two areas being, in the long run, equally suitable in most respects for providing housing for all income levels. However, there are some significant differences which will have an impact for a longer period than this plan covers. These differences include

\*Department of Finance, Population Research Unit, Report 83-P-1, Projected Total Population of California Counties: July 1, 1980 to July 1, 1989.



less access to services and more difficult access to employment in parts of the Madera Unincorporated Area. Consequently, the plan does not allocate identical income group percentages in 1989 to the two parts of the Madera Market Area.

The Chowchilla and Rural Market Areas are each viewed as separate housing market areas with their own economic characteristics. Each of these market areas, under this plan, will plan to have the same percentage of households in each income group in 1989 as it did in 1983. This is based on the assumption that each of these areas will retain essentially the same economic characteristics in 1989 as each had in 1983.

Basic housing construction needs for the planning period have been calculated by HCD for each area of the county using the methodology contained in Attachment 2. Allowances for evictions and normal market removals (torn down, destroyed by fire, etc.) are included. The ownership, renter, and "other vacant" factors used in the calculations were derived from the 1980 U.S. Census. The removal allowance of .004 per year is an HCD estimate.

#### IV TO USE THE PLAN IN PREPARING LOCAL HOUSING ELEMENTS

The principal uses of the plan are 1) in planning to accommodate the projected growth of the area and 2) in planning to provide opportunities for all income groups to have access to housing throughout each housing market area.

In addition to the income group estimates and allocations contained in the plan, the local housing element is to contain estimated affordability needs. This involves making estimates of the current number of lower income households which pay more than 25% of their income for housing. "Lower income" ins the combined total of the "very low" and "other lower" income categories.



## MADERA COUNTY

Estimated Households on January 1, 1983 by Income Group

and

Projected Households on July 1, 1989 with Income Group Allocations

MADERA COUNTY

## BASIC CONSTRUCTION NEEDS

Area	Income Group	Households		Area	
		1983	1989	1983	1989
<b>MADERA</b>					
Madera City	Very Low	2,272	2,862	28	26.5
	Other Lower	1,623	1,996	20	18.5
	Moderate	1,866	2,430	23	22.5
	Above Moderate	2,353	3,510	29	32.5
	Total	8,114	10,800	100	100
Madera County Incorporated	Very Low	1,554	1,801	21	21
	Other Lower	776	1,174	13	15
	Moderate	1,254	1,683	21	21.5
	Above Moderate	2,888	3,170	45	40.5
	Total	5,972	7,858	100	100
Madera Total	Very Low	3,526	4,663	25	25
	Other Lower	2,399	3,172	17	17
	Moderate	3,120	4,113	22	32
	Above Moderate	5,041	6,680	36	36
	Total	14,086	18,628	100	100
CHOWCHILLA	Very Low	579	600	30	30
	Other Lower	425	440	22	22
	Moderate	405	420	21	21
	Above Moderate	521	540	27	27
	Total	1,930	2,000	100	100
CHOWCHILLA	Very Low	1,576	2,133	23	23
	Other Lower	1,370	1,854	20	20
	Moderate	1,439	1,947	21	21
	Above Moderate	2,466	3,338	36	36
	Total	9,271	10,511	100	100
COUNTY TOTAL	Very Low	5,681	7,396	25	25
	Other Lower	4,194	5,466	18	18
	Moderate	4,964	6,480	22	22
	Above Moderate	8,028	10,558	35	35
	Total	27,867	29,900	100	100



MADERA COUNTY

ATTACHMENT 1

DEFINITIONS OF INCOME GROUPS

The definitions given below are based on definitions contained in state law.\*  
The statutory definitions provide that each household size has its own income ranges.

The income ranges for a four person household are the following:

Very Low Income	Income not exceeding 50% of the median family income of the county.
Other Lower Income	Income between 50% and 80% of the median family income of the county.
Moderate Income	Income between 80% and 120% of the median family income of the county.
Above Moderate Income	Income above 120% of the median family income of the county.

The income ranges for other household sizes are calculated using household size adjustment factors. For example, the income ranges for a one person household are .7 times the income ranges for the four person household for that income level..

\*Health and Safety Code Sections 50079.5, 50093, and 50105.



## ATTACHMENT 2

## TECHNOLOGY FOR ESTIMATING BASIC CONSTRUCTION NEEDS

STATE OF CALIFORNIA

## DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

921 Tenth Street  
Sacramento, CA 95814  
(916) 323-3176

SEP 2, 1985

1. Determine housing units needed on January 1, 1989, with allowance for vacant units

- 1989 Households  $\times$  Estimated Homeownership Rate  $\div .98$  /allowance for vacant-for-sale/  
 $\div 1989$  Households  $\times$  Estimated Renter Rate  $\div .94$  /allowance for vacant-for-rent/
- 1989 Households  $\div .94$ , vacant-for-sale or rent  
 Number on last line: (1 - estimated "other vacant" fraction) /allowance for second homes  
= Housing Units Needed in 1989
2. Determine housing units needed to accommodate growth needs from 1983 to 1989  
 Housing Units Needed in 1989 (determined in Step 1)  
 - Housing Units on January 1, 1983  
= Housing Units Needed to Accommodate Growth

Determine expected normal housing market removals (units to be torn down, boarded up, destroyed by fire, changed to commercial use, etc.)

Average Number of Housing Units in Existence between 1983 and 1989 =  
 $(\text{Housing Units Needed in 1989} + \text{Housing Units on 1/1/1983}) \div 2$

Estimated Number of Units to be Removed in 6 Years =  
 $\text{Average Number of Units (see above)} \times \text{Annual Removal Rate} \div 6$

Determine Total Basic Construction Needs 1983 to 1989

Housing Units Needed to Accommodate Growth (determined in Step 2)

\*Housing Units Expected to be Removed 1983-1989 (determined in Step 3)

Some local governments have already adopted the housing element update which was originally required by July 1, 1986. If you do not adopt your housing element update until 1985 or 1986, you should include the latest household and housing unit estimates which are available at that time. You should also adjust the basic new construction need shown in the enclosed table. You can do this by subtracting the construction needs all units completed and mobilehomes installed after January 1, 1984.

If you have any questions concerning the enclosed material, please contact Don Crow of my staff at (916) 323-3175. If you have general questions concerning housing element requirements, please contact Bill Murphy at (916) 324-8657.

Basic Construction Needs 1983 to 1989

Sincerely,

Nancy J. Mackie, Chief  
Division of Research and Policy  
Development

NJM:DC:jar  
Enclosures



MADERA COUNTY  
Extension of Projected Households to July 1, 1992

MADERA COUNTY  
BASIC CONSTRUCTION NEEDS

Area	Income Group	Households 1992	Percentages		Construction Needed 1/84 to 1/5
			MADERA	Madera	
MADERA					
Madera City	Very low	3078	26.5		
	Other lower	2149	18.5		
	Moderate	2613	22.5		
	Above moderate	3775	32.5		
	Total	11615	100		
Unincorporated	Very low	1877	23		
	Other lower	1224	15		
	Moderate	1754	21.5		
	Above moderate	3305	40.5		
	Total	8160	100		
COUNTY TOTAL	Very low	644	30		
	Other lower	472	22		
	Moderate	451	21		
	Above moderate	580	27		
	Total	2147	100		
RURAL	Very low	2304	23		
	Other lower	2004	20		
	Moderate	2104	21		
	Above moderate	3606	36		
	Total	10018	100		
COUNTY TOTAL	Very low	7903	25		
	Other lower	5849	18		
	Moderate	6922	22		
	Above moderate	11266	35		
	Total	31940	100		



**APPENDIX D**  
**The City of Madera**

Land Zoned for Housing - (Acres)

Name	R-1	R-2	R-3	PD 1500	PD 2000	PD 3000	PD 4500	PD 6000	Total
1. SW of Owens & Sherwood									5.11
2. E & W of Sonora & Adell	30.0								38.94
3. NW of Clark & N. Lake									5.37
4. N. of James Monroe School				4.5					10.5
5. E of James Monroe School				1.5					5.5
6. S. of Adell				2.0					3.5
7. NE of Merced & Kennedy				45.06					63.82
8. SE of Kennedy & Tulare				4.21					17.44
9. SE of Wrenwood & Tulare				13.50					13.50
10. Cleveland at Tozer				5.33					10.37
11. S. of Meadows Mobile Home Park				3.00					3.00
12. Sunset W. of Granada				62.75					98.65
13. Howard & Granada				3.02					3.02
14. Linden Street Annexation					.49				.49
15. W. of Arbor Vitae Cemetery				54.84					54.84
16. N. I Street					3.34				3.34
17. W. of Thomas Jefferson J.H.				.60					.60
18. Linden & Laurel						2.91			2.91
19. Lilly & Sunrise						9.95			9.95
20. Clinton & Malone						1.0			1.0
21. Lilly at the Canal						2.8			2.8
22. Fig S. of Clinton						2.5			2.5
23. Granada & Howard						2.5			2.5
24. Granada & Ave 13 1/2						16.86			16.86
25. E. of Sierra Vista School						53.91			53.91
26. Clinton & Sycamore							1.22		1.22
27. Sunrise & S. Lake						3.0			3.00
28. Almond & Madera						18.06			18.06
29. Laguna Knolls									3.00
30. Almond to Ave 13 E. of Madera									64.06
31. Cleveland & Granada									49.74
32. Almond & Monterey (Boyle Property)									5.9
33. Northgate									25.18
SUBTOTAL	319.14	9.3	8.45	4.71	25.18	128.20	42.63	98.95	636.5b
GRAND TOTAL									



## APPENDIX E

### Four Income Groups and Housing Affordability

The Federal Department of Housing and Urban Development (HUD) establishes income limits for four income groups based on the median income of the County. The income levels for a family of four in Madera County are shown below.

Table 33  
The City of Madera

Income Levels

Income Group	% of Median	Income Range for Family of Four
Very Low	0 - 50%	0 - 11,250
Low	50 - 80%	11,250 - 18,000
Moderate	80 - 120%	18,000 - 27,000
Above Moderate	+ 120%	27,000 +

Source: Derived from HUD income limits 7/23/84 for Madera County

There are a number of factors that enter into the determination of what a family can afford to pay for housing including family size, the basic income level, other expenses, and what is included in the cost. The typical standard for monthly rent is 25% of the gross monthly income. A family is generally assumed to be able to afford a home that is three times the annual income. Using these standards, the income levels for a family of four, the following table depicts affordable units for each income group.

Table 34  
The City of Madera

Affordable Housing Costs by Income Group

Income Group	Rental/Month	Home Purchase Price
Very Low	0 - 234	- 34,000
Low	234 - 375	34,000 - 54,000
Moderate	375 - 563	54,000 - 81,000
Above Moderate	+ 563	+ 81,000

Source: Derived from Table 33 and assumes 25% of income for rental; purchase at 3 times annual income.



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